

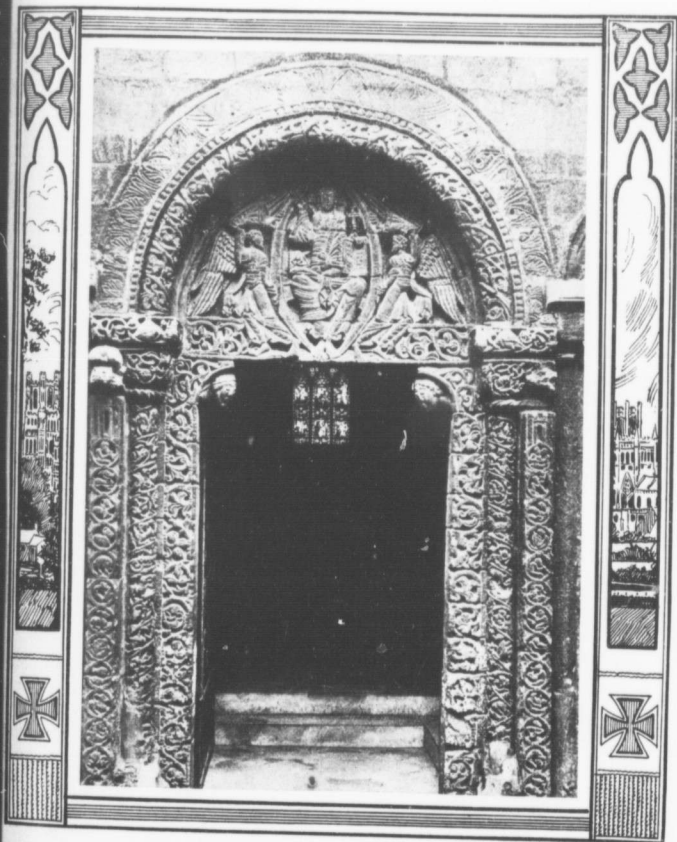
THREE CATHEDRALS.

# SUNSHINE

Vol. XIII.  
No. 10

MONTREAL

OCTOBER,  
1908



THREE CATHEDRALS.—PRIOR'S DOORWAY, ELY CATHEDRAL.

# SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS  
SUN LIFE ASSURANCE COMPANY  
OF CANADA.

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## Home Politics.

The political parties of Canada and the United States are lining up for battle.

The silent ballot will soon decide which political party shall rule for the next few years.

It is the privilege of every man to do his part in the choice of government. The average citizen does not fully realize, however, his responsibility in this regard. He treats his opportunities too lightly. Each man's individual vote is a mighty factor in the nation's history.

Men are too easily swayed by the professional politician and they do not give enough intelligent thought to the matters under discussion. They throw off responsibility, accepting the words of another without personal investigation.

It is not in the realm of politics alone that men treat serious matters lightly.

In the home, where the individual has more direct government, and where it would be thought the responsibility would be so personal that it could not be shirked, we find men who nonchalantly treat their responsibilities even more lightly than they do their political duties.

They do not intelligently face the question of the future protection of the home, but allow matters to drift.

In thousands of homes should death come to the head of the family to-day, it would mean a future of poverty because no provision has been made for such an event. True, there may be a little laid away, but nothing of a permanent nature.

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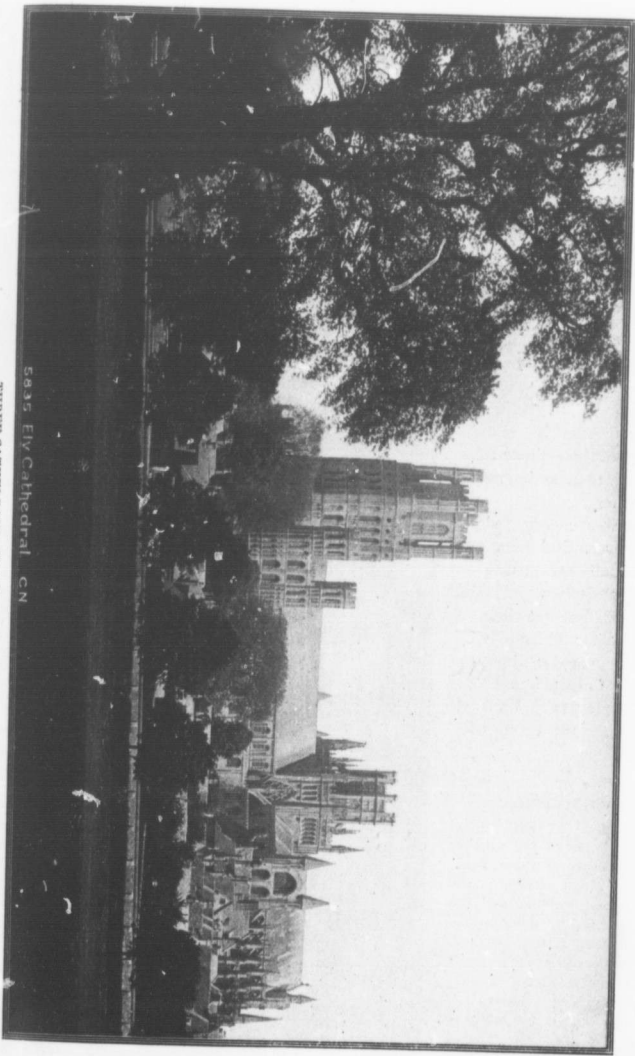
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5635 Holy Cathedral, St. Petersburg, Russia.

HOLY TRINITY CATHEDRAL, ST. PETERSBURG, RUSSIA.

that would solve the great question between comfort and want.

Men would be blameless if there were no way out, but the conditions to-day are such that by the payment of a comparatively small amount in life assurance, provision for the future can easily be made.

A matter of such great importance must be taken up and dealt with earnestly and systematically, for where there is a will there is always a way to perform what **SHOULD** be done.

A man may show some reason for negligence in asserting his political rights, but he cannot now-a-days show a good and sufficient reason why he should neglect the claims of his family to make provision for them.

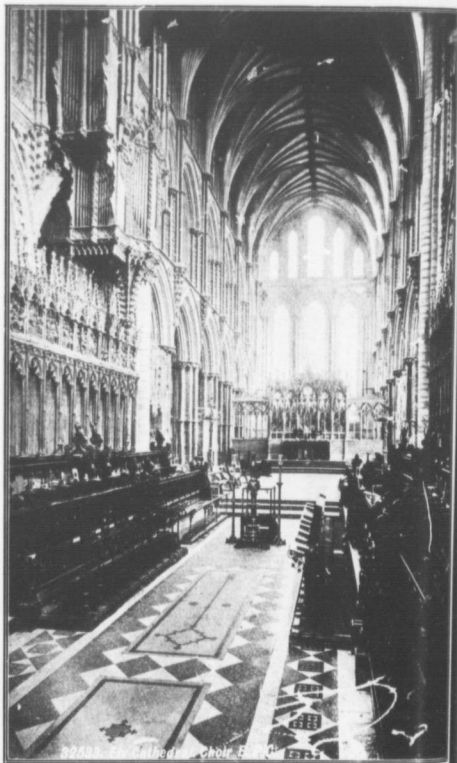
It is a cheering sign, however, that men are gradually awakening to their duties in this regard, but yet there is a great multitude who seem to regard the protection of the home with that levity which is unbecoming thoughtful men.

### Three Cathedrals.

England is rich beyond most lands in the number and beauty of those structures which testify to the religious devotion and the artistic feeling of her people. One of her greatest heritages from the past is the series of cathedrals scattered throughout the land. These bear unmistakable testimony to the sincerity of the religion of a bye-past age, and give proof of the skill and re-

sources of a time we are pleased to stigmatize as "The Dark Ages." They have been admired and imitated, seldom in our time equalled, and never excelled. They entrance the beholder whether he looks with the eye of the artist, the historian, or the worshipper. Who can feel unmoved as he sees Lincoln like a city set on an hill, Southwell bowered amid its trees, Wells rising by the limpid fountain, or Lichfield like a bride adorned for her husband?

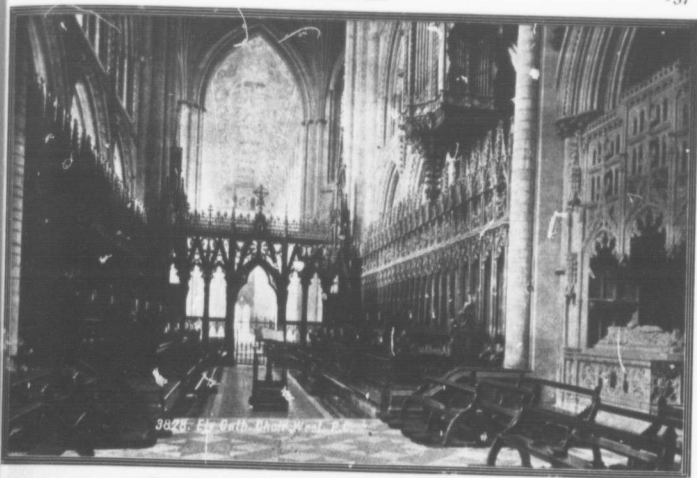
Along the eastern side of the country, from the Borders south to London, is strung a splendid succession of these ancient fanes. Durham, York, Lincoln, Southwell, Peterborough, Ely, St. Alban's, present an aggregation of architec-



THREE CATHEDRALS.—CHOIR OF ELY CATHEDRAL, EAST.

tural glories that student and delight such a galaxy of York and Ely. distinctive and in splendid history are seen in the nave of Ely English of the choir of York; its perpendicular lantern at Ely beginning of its decorative choir at York through simple but a cold dignity, in every stage the sincere devotion thoughts that fill how faith could be expressive of the after their work feel at once that 'house of God.'

DURHAM is a city site that is unprecipice it occupies three sides by the west reflects the western adjoins the cathedral building bears out



THREE CATHEDRALS.—CHOIR OF ELY CATHEDRAL, WEST.

tural glories that will prove exhaustless to the student and delightful to the mere tyro. From such a galaxy we select but three, Durham, York and Ely. Each has features that are distinctive and in the three may be traced the splendid history of the Gothic. Its beginnings are seen in the Norman interior of Durham, and the nave of Ely; its development in the Early English of the choir at Ely, and the transepts of York; its perfect fruition in the Decorated lantern at Ely and nave at York; and the beginning of its decline in the stately Perpendicular choir at York. From rugged strength through simple beauty surpassing loveliness, to a cold dignity, it takes its way expressing at every stage the spirit of men who wrought in devout sincerity and struck from the stone the thoughts that filled their hearts. We see here how faith could take the material and make it expressive of the spiritual so that to-day, ages after their work was done, when we enter we feel at once that "This is none other than the house of God."

DURHAM is a city set on an hill and possesses a site that is unique. Crowning a beetling precipice it occupies an eminence circled on three sides by the Wear. The placid river below reflects the western towers above. The cathedral adjoins the castle, and the great mass of building bears out its claim to be "half church

of God, half castle 'gainst the Scots." It is the shrine of St. Cuthbert, a Scottish Culdee saint who preached the gospel to the North of England in the seventh century. His bones, after many perilous experiences, were finally brought to rest here.

"After many wanderings past  
He chose his lordly seat at last  
Where his cathedral huge and vast  
Looks down upon the Wear."

There have been more than one church upon this site, but the present building in some parts dates back to the last years of the eleventh century when the Norman power was at its height.

More than most cathedrals, Durham is a unit. The interior, excepting the Galilee (or western chapel) and the Chapel of Nine Altars at the east end, is, perhaps, the finest specimen of Norman work extant. The short sturdy pillars, the plain massive arches, the vigorous mouldings, are all indicative of rugged, one had almost said brutal, strength. The windows and towers are, naturally, of later date; for originally, like all Norman structures, the interior must have been gloomy and dark. The insertion of larger windows in the Lancet period obviated this difficulty without destroying the general unity of the Norman interior. The Norman work at Durham, it, this differing from Ely, Southwell, and St. Alban's, is crowned with a massive stone

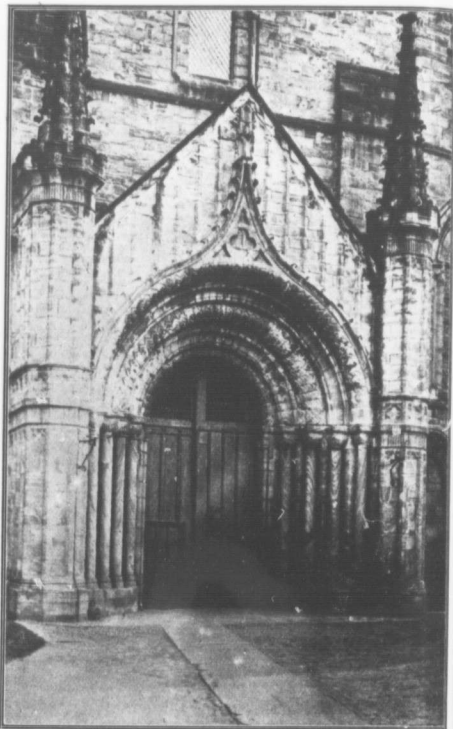
vault which forms a fitting climax to the whole. Everything speaks of simplicity, strength, severity. The product of a rugged age, wrought by stern men with rough tools, it looks but one stage removed from the living rock itself. Not but that it abounds in details which are wonderfully interesting, but the dominant note is that of rugged strength. It is the embodiment of the words "The Lord is my rock and my fortress." Accordingly we are not surprised to find that in the old days the gentler sex were forbidden to pass beyond the cross still to be seen at the third bay of the nave from the west. Durham was a sanctuary for men and not to be profaned by the foot of woman. Hence we find the Lady Chapel at the west end, a most unusual position and well termed "The Galilee," as being far from the holy place, the altar. There on an ancient tomb we read

"Haec sunt in fossa,  
Venerabilis Baedis ossa."

St. Cuthbert and St. Bede, the two great saints of the north, sleep in this splendid mausoleum.

Without, on the north door, we may still see the grotesque knocker, which, seized by some poor fugitive summoned the monks to give him sanctuary and so proved the church to be not only a strength, but a refuge, and a very present help in trouble.

We have scarcely lost sight of the towers of Durham when those of YORK MINSTER come in view. York is a very ancient city and still keeps many evidences of its antiquity. No finer prospect of the Minster can be had than from the walls which still encircle the city. Whilst there is considerable similarity in plan to Durham, the least informed observer can see at a glance that this is about all the similarity there is between the two. York Minster is all spaciousness, light, and beauty. The numerous win-



THREE CATHEDRALS.—DOORWAY DURHAM CATHEDRAL.

dows, the width and loftiness, the rich carving and beautiful vaulting, all indicate the best period of Gothic workmanship. We see Early English in the transepts, Decorated in the nave and chapter house and Perpendicular in the choir. The main arcade is loftier, the clerestory larger, the triforium uniformly smaller than at Durham. The rounded arch of the Norman work is displaced by the pointed arch in its many forms. The inner roof, however, is a painted sham. The design is good enough, but the material is only wood, and the knowledge of this detracts from the "worthiness" of the building. There is little need that one should speak of the measured dimensions of such a structure. Feet and inches are of small moment. One sees the

vastness of the lacks both the hills of Durham, but drains in mere area was, had large. When we, from the vista of "lo almost involunt Thy dwelling p beautiful. Dur strength, York mingling of th things in the M Chapter House. York that are n of the Five Siste seen is not soon great west wind eastern window a window in the e in the world. S church is fairly given the added old stained glass

The Chapter H for near the do scribed "Ut rosa domorum." Exa ture to think th well could more York Chapter H flowers." That room, but here v with a vaulted beauty. It is a albeit such was n to be frequented quiet prayer than

A few hours bri contrast between York is a busy sleepy village. 7 church, but Ely G resources and de order. Situated rises from the sun under Hereward, stand against the C dominates the s writer says, "Th horizon like a gre enter the little t length, the grace majesty of the t great cliff in a l build cliffs since

vastness of the Minster without such aid. It lacks both the historic and ecclesiastical interest of Durham, but excels all other English cathedrals in mere area. The architect, whoever he was, had large ideas and gave them rein. When we, from the west doorway, look through the vista of "long drawn aisle and fretted vault" almost involuntarily we say, "How lovely is Thy dwelling place," for York is supremely beautiful. Durham is the embodiment of strength, York of beauty, Ely is a strange mingling of the two. The most interesting things in the Minster are the windows and the Chapter House. There are three windows at York that are not easily equalled. The charm of the Five Sisters in the north transept once seen is not soon forgotten. The tracery of the great west window is excelled only by the eastern window at Carlisle. The Perpendicular window in the east end is, in area, the second in the world. Small wonder that this great church is fairly flooded with light to which is given the added charm contributed by the rich old stained glass that fills the tracery.

The Chapter House has its own claim to make, for near the doorway we find the words inscribed "Ut rosa flos florum, sic est domus ista domorum." Excepting in size alone we venture to think that the Chapter House at Southwell could more truly make the boast. Still York Chapter House is "Like the rose among flowers." That of Durham is a plain four-sided room, but here we have a polygonal chamber with a vaulted roof and details of intricate beauty. It is a "haven of quietness" and, albeit such was not its original use, more likely to be frequented by the-devout as a place of quiet prayer than the adjoining church.

A few hours bring us from York to ELY. The contrast between the two places is great indeed. York is a busy city, Ely a quiet, somewhat sleepy village. The Minster is a metropolitan church, but Ely Cathedral is an instance of the resources and devotion of a great monastic order. Situated in the heart of the fen-lands it rises from the summit of a gentle hill whereon, under Hereward, the English made their last stand against the Conqueror, and by its grandeur dominates the surrounding country. As one writer says, "The Cathedral looms up on the horizon like a great solitary ship at sea. As we enter the little town we realize its enormous length, the grace of its octagon, and the stern majesty of the tall tower, which rises like a great cliff in a land where men might well build cliffs since nature has built none.

Architecturally, Ely is the product of three eras. The nave is Norman and dates from 1150, the choir is early English and also the western porch, whilst the Octagon and the Lady Chapel are splendid specimens of the Decorated. From 1321 to 1364 all the work was under the direction of a great master, Alan of Walsingham, the Prior of the Monastery. His resources were great but his genius greater. It so happened that about 1322 the tower at the crossing fell and knocked to pieces a large portion of the then Norman choir. When the rubbish was cleared away Alan resolved to utilize the huge gap, not by restoring the tower, but by erecting an octagonal lantern which has been described as "the only Gothic dome in existence." It was not only a piece of wonderful architecture but of clever engineering, and we are sorry space forbids allusion to the details of its construction. The choir was also rebuilt at the same time and the Lady Chapel to the north of the choir, a position as unusual as that of Durham having it at the west end. The reason was that the sanctuary at the west end was already sacred to a lady, St. Etheldreda, the patron saint of Ely.

The rare exterior grace of Ely is matched by its internal loveliness. The visitor cannot but be struck by the strong contrast between the west and east. West of the crossing the nave is purely Norman, as stern and uncompromising as Durham, while to the east is all the airy beauty and delicacy of the Early English and the Decorated. It is as if one were confronted by a stern knight guarding a fair lady. But the unique charm of Ely is in the light and shade effects secured by the octagon. Lincoln Cathedral is like a cavern, Durham a fortress, York is a cage of stone and glass, but Ely is a mingling of the three. As from beneath the great western arch of the crossing we look first at the Norman nave, then above to the splendour of the lantern, then to the lovely choir we see that "Honor and majesty are before Him : strength and beauty are in His sanctuary."

We visit these great churches and can see how the restless and yearning heart of man, in them strove to express his faith, his hopes, his fears. Their very irregularity in design, their infinite variety in workmanship, their mingling of the styles of different eras, all tell of unrest, of aspiration after something better and worthier, of the spirit that rises above the seen and temporal seeking the vision of the unseen and eternal, and which in so doing can make the very inert stone, spite of its coldness and hardness, speak of warm devotion and of the glory

of God. To understand them our hearts must be touched by the same feelings. The spirit that animated them and that should be in us, is not chained by fetters of dogma nor confined to this or that creed. It is the spirit that hungers after God, and to which by His Spirit He Himself makes answer, "Seek and ye shall find." So may we say "Amen" to the prayer of the great Puritan poet

"Let my due feet never fail  
To walk the studious cloister's pale,  
And love the high embowed roof,  
With antique pillars massy proof,  
And storied windows richly dight,  
Casting a dim religious light.  
There let the pealing organ blow,  
To the full voiced choir below,  
In service high and anthems clear,  
As may with sweetness, through mine ear,  
Dissolve me into ecstasies,  
And bring all Heaven before mine eyes."

ROBERT ATKINSON,

Chesley, Ont.

◆ ◆  
"Why Didn't He Assure?"

That when one has neglected to take ordinary precautions against calamity, he should not complain when calamity comes, is the prime tenet of a leading medical journal in its economic and ethical chats with its readers. Commenting on a begging letter from an old physician ("not on our subscription list"), who claims to have lost all his "possessions, books, medicine, household goods, etc., by fire, and who appeals to the profession for help in his extremity," the editor pertinently asks, "Why did not the doctor carry assurance?"

It is evident that neglect of the ordinary precautions against possible calamity gets scant sympathy in that office. "And if it comes in old age, so much the worse," the editor thinks, "for it shows that improvidence had become chronic."

Does not the same criticism apply even more forcibly to those who neglect life assurance as a means of safeguarding oneself against a none too remote possibility? Fires are frequent enough to be cause for concern and the exercise of ordinary prudence by thoughtful persons;

but death is inevitable, and the need for such protection as life assurance affords is so universal, so personal, and comes home to so nearly every family, sooner or later, that not to avail oneself of its beneficence may well be regarded by provident persons as inexcusable neglect.

The heroic self-sacrifice and self-reliance of a widow struggling to bring up the orphaned brood of an improvident husband may be an inspiring example of what a woman can do, when she must, but it is pitiable. There are instances enough where the bread winner is unassurable; there should be none other.

Ever think of it? When your widow is doing stunts at the wash tub and scrubbing front stoops to feed, clothe, house and educate the confiding little ones that called you "father"—the little mites of humanity, flesh of your flesh, that waved you a kiss, and a "by, by, papa!" in the morning, and whose delight at your return in the evening caused life to take on a rosier tint—when your widow is heroically battling to provide for her—your—"fatherless brood," will people "pass by on the other side" and ask "Why didn't he carry life assurance?"

Or it may be like this: "Yes, Jones was a good fellow, all right, but improvident. His widow is making good his default as a husband and a father."

To be a member in good standing in a "Good Fellows' Club" often costs more than a \$5,000 or \$10,000 life membership in a "Fathers' Club," with all dues paid up for ninety-nine years.—T. I. P.

◆ ◆  
AU REVOIR.

Departure of Mr. Geo. E. Reid for Canada.

(From the "Policy-Holder," Manchester.)

On Friday, the 14th August, Mr. Geo. E. Reid and Mrs. Reid left Liverpool by the "Virginian" for Canada. On his arrival Mr. Reid will take up the duties of his new post of auditor-general



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To G. E. Reid, Esq.  
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Company of Canada  
leaving England, A

Dear Mr. Reid,—  
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THREE CATHEDRALS—DURHAM CATHEDRAL FROM THE WEAR.

of the Sun Life Assurance Company of Canada, at its head office, Montreal.

The leave-taking was made the occasion of presenting to Mr. Reid an illuminated address, executed with rare artistic grace and skill, by Messrs. Banks, of Edinburgh, and to Mrs. Reid a rich and elegant necklace of diamonds and pearls. The following is the text of the address, which was signed by every representative of the Company in this country :

To G. E. Reid, Esq., late general manager for the United Kingdom of the Sun Life Assurance Company of Canada, on the occasion of his leaving England, August, 1908.

Dear Mr. Reid,—We have not signed our names with any thought in our minds that a printed document is necessary to cause you to remember us, but in the hope that the happy relations which have existed unbroken for many years between you and us, as representatives in the United Kingdom of the Sun Life of Canada, may become known to all who may read these words after your return to the land of your birth.

Believe us when we say that you take with you across the ocean from the old country the confidence and affection of a host of sincere friends.

Although the Company has thought fit to promote you to a position of importance at the head office we view your departure with pain and regret, and were it left to our feelings as friends and our judgment as men of business we should with one voice retain you in this country for many years to come.

For we, your associates, know what a capable and faithful servant you have been to the Company during the many years that you have been its chief representative in the United Kingdom, with what integrity and justice you have administered its affairs, and with what loyalty and attachment you have inspired its representatives.

We, however, refuse to say farewell. We live in the hope of still meeting you again and yet again. In the meantime it is our earnest prayer that both you and Mrs. Reid, who has endeared herself to us all, may long enjoy the blessings of good health and contentment, and the comradeship of faithful and agreeable friends.

The box containing the necklace bore the inscription :

AU REVOIR.

In appreciation of many kindnesses received from a charming hostess, August, 1908.

The ceremony of the presentation took place at the residence in Liverpool of Mr. W. T. Oversby, J.P., where a large number of guests

received the most generous hospitality. When the last farewells were said, and the great vessel cast off her moorings at the landing stage, there were many sad hearts among those who have for many years enjoyed the friendship of Mr. and Mrs. Reid, two of the most sincere, kind and charming personalities who ever crossed the Atlantic.

(Mr. and Mrs. Reid are enjoying a few weeks vacation with friends in Belleville before Mr. Reid takes up his new duties.—EDITOR.)

#### The New President.

Mr. John R. Reid, this Company's Manager at Ottawa, was elected President

of The Life Underwriters Association of Canada, at its convention in Quebec recently. SUNSHINE congratulates Mr. Reid on his election. "Office and Field," of Toronto, has this to say of the appointment:

"We congratulate the Association upon its new president. Mr. Reid is a success as a life assurance manager, being one of the most highly valued members of the field force of the Sun Life of Canada. He is a man of the very highest reputation, a leading citizen of his own city, honored with the confidence of his fellow-citizens.

As a man of public spirit and unusual capacity for administration and leadership, he has always taken

a prominent part in those causes in business, society and religion that appealed to him as worthy. He is in the very prime of life, old enough to have a ripe experience and young enough to have the best work still ahead of him. He is an enthusiast on the subject of the organization of the field men, as shown by the time and attention he has given to advancing the present movement. His speech and bearing after his election show that he realizes the importance of the work that is before him as the leader of the field forces in a year of great opportunities. With the assistance of the excellent corps of officers with whom the Association has surrounded him, with the support of the enthusiastic and determined men who form the membership, President Reid may be expected to show a year of signal progress."



THREE CATHEDRALS—DURHAM CATHEDRAL EAST NAVE.

4725, York Min



THREE CATHEDRALS.—YORK MINSTER.



THREE CATHEDRALS.—CHOIR OF YORK MINSTER.

### A Good Idea.

Mr. T. J. Parkes, Manager, of Sherbrooke, believes in keeping in close touch with his men in the field. He has instituted a weekly letter scheme which is, we think, a good idea. Some separate subject is treated each week and although not intended to be exhaustive in its treatment, it tends to direct the busy field man to the different points in the Company's business, and is a suggestion to further study. Letter No. 6 before us deals with SUNSHINE as a canvassing document. Here is what Mr. Parkes says. We give his own emphatic style of capitalization:

SHERBROOKE, August 22nd, 1908.

Dear Sir,—DO YOU REALIZE what a first-class canvassing document our monthly SUNSHINE is? It gives you a reason for calling on someone. It serves as a high-grade introduction. Its articles on life assurance are up-to-date and helpful. A man who reads SUNSHINE for a year has a liberal education in life assurance. It is recognized as the BEST company paper issued by any company. Its pictures are always attractive and it can be used, in skilful hands, to lead up to personal insurance talk.

Even if the man is too far away to call upon him at once, you can mail him a copy and write him that you have done so and DO NOT forget to call his attention to the letters from SATISFIED POLICYHOLDERS.

That is something to which I want to call your attention. I do not think we use SUNSHINE enough. As an example, take the May, Eastern Townships number, page 63, Dr. Duncan's letter. Read it and take it to your prospects and read it to them. Take the August number which I mailed you last week, page 166; the Le Rossignol letter, and page 116 Revd. E. M. Taylor's letter,—see what he says—for every \$100 he paid us, WE GAVE HIM BACK NEARLY \$141 and HIS INSURANCE FREE. He says he could not have had a better investment.

Take the McGregor letter, page 114, point out that he says the money WOULD HAVE BEEN SPENT had he not placed it in the SUN LIFE, that means HE IS \$35 RICHER THROUGH THIS POLICY.

Now these letters are all new, fresh letters,

nothing old and stale and musty about them and the fresher they are the stronger they appeal to your prospects. THEREFORE USE THEM AT ONCE before the moss grows on them.

We go to a great deal of trouble and expense to get these printed letters into your hands, but they are so much dead wood unless YOU TAKE THEM and drive their FACTS RIGHT HOME into the minds of the public. They are good ammunition, powder and shot, but YOU MUST LOAD THE GUN AND FIRE IT.

WILL YOU DO IT?

Very faithfully yours,

THOS. J. PARKES,  
Manager.

### When it Rains.

Little four year old Easton Louttit, of Providence, R.I., has his own ideas regarding the cause of rain.

A few weeks ago, while going up the street to visit his little chum, he was caught in a heavy shower and came home to his mother drenched, and told her that "Dod looked down and saw no person on the street and said, 'Well, I dess I'll turn on the rain.'"

### Too Ambitious.

Virgil P. Kline, the noted corporation lawyer of Cleveland, in an address upon "Ambition" said:

"Ambition is an excellent thing. Without it the world would not progress. But there are worthy and unworthy ambitions, silly and wise ones.

"Then there are the peculiar, the distinctive ambitions, such as we see in childhood.

"Thus I once knew a little boy who had an ambition to be a letter-carrier, and finding in a cedar chest in the attic a great bundle of love letters that his mother had been preserving since the days of her courtship, he packed them in a leather school satchel and distributed them from house to house throughout the neighborhood—Boston Post.





THREE CATHEDRALS.—WEST CHOIR OF DURHAM CATHEDRAL.



THREE CATHEDRALS.—EAST CHOIR OF DURHAM CATHEDRAL.

**Kept in Force by the Sun Life's Admirable  
Nonforfeiture System.**

15 FOURTEENTH AVE., WEST,  
CALGARY, 1st August, 1908.

W. D. MCCALLUM, Esq.,  
Manager, Sun Life of Canada,  
Calgary.

Dear Sir,—Please accept my best thanks for cheque for \$3,283.00 in settlement of claim under policies 21477 and 233070 on the life of my late husband, Louis Souter.

I had thought that the former of these policies had lapsed owing to the non-payment of the last premium, and was agreeably surprised to learn it had been kept in force by the Sun Life's admirable nonforfeiture system; while the latter was taken out less than a year ago, and only one premium paid on it.

I wish to thank you personally, and all the officers of the Sun Life Company with whom I came in contact, for the courteous treatment accorded me during my husband's illness, and after his death, and can wish nothing but the best for the Sun Life of Canada.

Yours very truly,

MARY S. M. SOUTER.

**Best Possible Proof of Good Management.**

MCKEOWN AND BOIVIN,  
Advocates, Barristers, Solicitors, etc.

OFFICE, MAIN ST.,

GRANBY, August 17th, 1908.

T. J. PARKES, Esq.,  
District Manager,  
Sun Life Assur Co. of Canada,  
Sherbrooke.

Re Policy No. 69011, Boivin.

Dear Sir,—Your favor of the 12th instant has been duly received with the official receipt for premium of \$47.80 and your cheque for \$3.30, a total of \$51.10, covering the amount of CASH PROFITS on my policy for the five year period ending August 1st, 1908, thus showing a profit of OVER 21 per cent. on my annual premiums for the last five years.

I must say that I am highly pleased with all the advantages offered by your Company and especially so with these CASH PROFITS so generously and promptly paid. They are surely the best possible proof of the good management of the Company's affairs and, from all accounts, I judge that the future prosperity and progress of the Company will be even greater than in the past.

Yours truly,

GEO. H. BOIVIN.

**To-day!**

Happy the man, and happy he alone,  
He who can call to-day his own,

He who, secure within, can say:—

To-morrow do thy worst, for  
I have lived to-day.

Come fair or foul, or rain, or shine,

The joys I have possessed, in spite of fate and  
mine;

Not Heaven itself over the past hath power;

But what has been has been,

And I have had my hour.

Dryden.

**When Assurance Is Needed.**

A life assurance policy is like an umbrella. During fair weather you do not need it at all and it is rather a nuisance to carry, but when you need it, you need it badly.—Mutual Interests.

**The Policies of the Sun Life of Canada are  
as "Straight as a String."**

CAMPBELLFORD, Sept. 15th, 1908.

D. H. MOORE, Esq.,

Inspector Sun Life Assurance Co.,  
Peterborough.

Dear Sir,—In handing you my cheque for \$184.75 for the first premium on a policy for \$5,000.00 on my life in the Sun Life Company, I assure you, sir, that you wrote this business from the fact that the statements you made to me in reference to the financial standing, etc., of your Company, I have proven to my satisfaction to be the actual facts.

This is in pleasing contrast with the fact, that the extravagant statements and promises made by the agents of some other companies are not proven by reference to the Blue Book of Canada and in some cases by their own policies as issued.

I find there is nothing indefinite about your policy. It is as straight as a string—no quibbles or confusing paragraphs to puzzle the uninitiated.

I trust you will live to write many more policies of like amount, and feel confident that if any one contemplating insurance sits right down by themselves and figures the matter out they will send for an agent of the Sun Life to write the business.

Yours very truly,

J. W. CAIRNS.

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### The Origin of Familiar Terms.

The familiar phrase "on the pad," as signifying going hither and thither gets its beginning from the fox. His feet are known technically as pads—when he gets up and begins to move about sportsmen say he is "on the pad."

Strange as it may seem, the word "tally-ho!" in a manner connects the hunting field with the coach. Tallis hors, pronounced tally-ho—Norman French for "out of the thicket"—was the proper cry when the fox broke cover. The huntsmen and the master of the fox-hounds answered the cry with long blasts of the horn. Then when

public coaches began to run, their horns blew the tally-ho blasts; further, as luxury progressed, finer coaches often took to the meet and the throwing off, fine people who did not intend to follow the hounds, but to see them spectacularly. Between use and luxury, the coach with seats on top crystallized as the tally-ho. The tally-ho it is likely to remain unless all the world should go automobile mad.

Though the bankrupt is so common among us nowadays, few know whence he derived his unenviable cognomen. It is among the most interesting of words with histories. Lombards, money changers of Venice, sat on benches round about the plaza of St. Marks. Banco is Italian for bench. When one of the money changers defaulted the

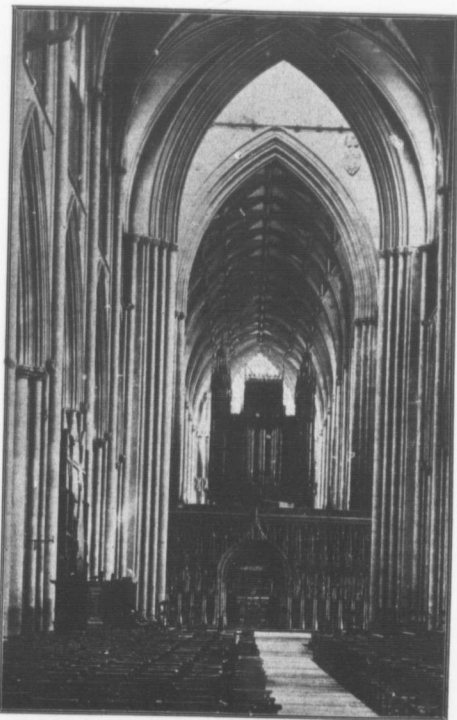
others fell to and broke the bench in little pieces. Afterwards he was known as "banco-rupto"—that is the man of the broken bench. Hence comes our word bankrupt.

These are only a few examples; but they serve to show how interesting is the study of word histories.—London Express.



### The Danger Point.

Between the great things that we cannot do and the small things we will not do, the danger is, that we shall do nothing.—Adolph Monod.



THREE CATHEDRALS.—NAVE OF YORK MINSTER, LOOKING EAST.

# The Record for 1907

## Sun Life Assurance Company of Canada

### ASSURANCES ISSUED DURING 1907.

Assurances issued and paid for in Cash during 1907 . . . 17,879,793.31

### INCOME.

Cash Income from Premiums, Interest, Rents, &c. . . . \$6,249,288.25

### ASSETS.

Assets as at 31st December, 1907 . . . . . 26,488,595.15  
Increase over 1906 . . . . . 2,195,902.50

### SURPLUS.

Surplus distributed during 1907 to Policyholders entitled to participate that year . . . . . 422,950.33

Surplus, 31st December, 1907, over all Liabilities and Capital (according to the Hm. Table, with 3½ and 3 per cent. interest) . . . . . 2,046,884.42

Surplus over all Liabilities and Capital, according to the Dominion Government Standard . . . . . 3,513,870.89

### PAYMENTS TO POLICYHOLDERS.

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1907 . . . . . 2,393,491.92

Payments to Policyholders since organization . . . . . 17,492,715.79

### BUSINESS IN FORCE.

Life Assurances in force 31st December, 1907 . . . . 111,135,694.38  
Increase over 1906 . . . . . 8,569,296.28

### The Company's Growth

	Income.	Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872 . . . . .	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1877 . . . . .	107,037.18	300,297.31	2,995,058.00
1882 . . . . .	241,824.19	636,077.94	5,849,889.19
1887 . . . . .	477,410.68	1,312,504.48	10,873,777.69
1892 . . . . .	1,108,680.43	3,403,700.88	23,901,046.64
1897 . . . . .	2,238,894.74	7,322,371.44	44,983,796.79
1902 . . . . .	3,561,509.34	13,480,272.88	67,181,601.63
1907 . . . . .	6,249,288.25	26,488,595.15	111,135,694.38

Head Office

Montreal