

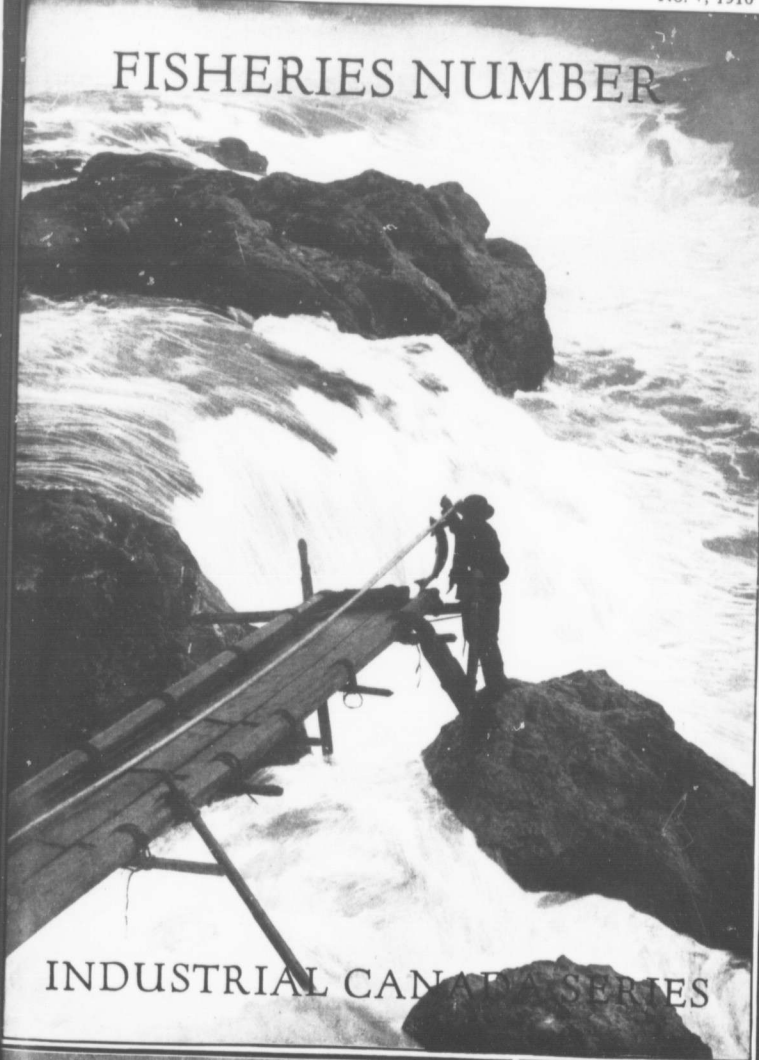
SUNSHINE

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MONTREAL

No. 4, 1916

FISHERIES NUMBER



INDUSTRIAL CANADA SERIES

SUN LIFE ASSURANCE COMPANY OF CANADA

AT HEAD OFFICE, MONTREAL

ARTHUR D. EMORY, B.A., *Editor*

COULD the history of fishing among all races of men in all times and in all climes be written, it would be a recital replete with thrilling adventure and romantic interest. It would be a story that would take us back to the very earliest beginnings of civilization, for the origins of fishing as a vocation are shrouded in the mists of antiquity. The gill-net and the drag-seine are among the oldest of the implements fashioned by the hand of man.

IT would be a story embracing within its proper scope much of the commercial and political development of the nations of the earth, for it is safe to say that no single, peaceful occupation pursued by man has had more potent influence on the moulding of his destiny than has fishing.

IN all ages of the world, the fishery has been the parent of navigation, the cradle of naval power and the mother of seaborne commerce and world-wide colonization. Forced by bare necessity to fathom the secrets of the farthest seas and to battle bare-handed with the remorseless might of the unchained oceans, fishermen have ever been a race outstanding among their fellows for bodily hardihood, daring courage and ingenious resource. It is a lasting tribute to fishing and fishermen that Our Saviour drew from among the fishermen of Galilee the most illustrious of the Founders of the Christian Church.

IN fishermen, too, have been nurtured to a marked degree the pioneering instinct and the genius for discovery. In pursuit of their daily tasks they have discovered new worlds and laid the foundations of new civilizations. It was the cod fishery pursued first at Iceland, and later, on the eastern coasts of North America that made English maritime power. Historians trace the present might of the British Navy to the exploiting by English fishermen of the inexhaustibly rich fishing banks of Newfoundland. Thus it is that the fishing industry of the present day, whether pursued in Canada or elsewhere, ranks high

among the world's most ancient and most honourable callings.

IN Canada, a country whose inhabitants are largely engrossed in agricultural and commercial pursuits, it is perhaps natural that the fishing industry should command a relatively small share of public attention and thought. At any rate, it is quite safe to say that of all major Canadian industries none is less intimately known to the Canadian people and to observers of Canadian conditions abroad than is Canadian fishing. The golden harvests of our Western provinces have enthralled the imagination of all students of our national growth. They have grown perhaps too accustomed to measuring Canada's national wealth solely in terms of the steadily increasing volume of Canadian agricultural products. Every Canadian and all the world knows Canadian wheat and fruit, Canadian lumber and pulpwood, Canadian metals and ore, and Canadian furs; they are fast learning of Canadian manufactures. But few are acquainted with the activities of Canada's fishing industry and the extent of Canada's fishing production.

YET of all departments of the vast natural resources of the Dominion of Canada, none presents features of more fascinating interest and national importance than does her fisheries. In no department of her natural resources does Canada hold world-supremacy so completely as in the unsown and boundless harvest of her eastern and western seas and her unequalled expanse of inland waters. In their extent and in their inexhaustible fecundity Canada's fisheries offer her people a vast and primary source of national wealth to be had for the gathering.

WITHIN a necessarily limited space, in the following pages the endeavour has been made to present for our policyholders a few of the outstanding features of the Canadian fishing industry. There are added a few practical hints and recipes for the preparation of fish as a food. If, in some small measure, the interest of our readers is aroused in the fishing industry in general and the fisheries of Canada in particular, the aim of the Fisheries Number of "Sunshine" will be achieved.

The CANADIAN FISHING INDUSTRY



At once the most extensive industry of its kind in the world and the least familiar to even our own Canadian people; at once one of the most interesting and one of the least understood of our national occupations; at once the oldest in point of time and probably the most immature of all our major Canadian industries when regard is had to its enormous possibilities of expansion—such is the present-day fishing industry of the Dominion of Canada.

Fishing the Oldest Canadian Industry

If the average Canadian were asked which is the longest established of Canadian industries, he would probably hesitate between agriculture and fur-trading. But basic and thoroughly grounded as is Canadian farming, and old as is Canadian fur-trading, both take rank after the Canadian fishery in sequence of origin. Of all occupations actively pursued by the Canadian people, fishing is the oldest by some centuries' margin. It links the Canada of to-day with the Canada of very remote times. In fact, strange as may seem the statement, fishing in Canadian waters long antedated Canada itself.

It is well established that as early as the twelfth century, two hundred years before Columbus discovered America, hardy Basque and Norse fishermen were faring forth in their small unwieldy boats as far west as Iceland. Many historical authorities maintain, and with good show of reason, that these bold navigators visited and pursued their vocation off the rugged coasts of what is now known as Newfoundland and upon the border-lands of the Gulf of St. Lawrence. Certain it is that in the fifteenth century, following the discovery of the coast of Labrador by the Cabots in 1497, English fishermen with characteristic enterprise at once extended their operations as far as the shores of Newfoundland, the Maritime Provinces and

the State of Maine. Indeed, the first and chief result of the discovery of North America was the immediate establishment of a great cod fishery on the now world-famous banks of Newfoundland. Thus fishing has been quite certainly pursued in Canada for more than four hundred years; quite probably it had been carried on for two centuries earlier. To Canadian fishing, therefore, attaches the dignity of being the oldest present-day Canadian industry.

Canadian Fisheries Lead the World

Comparing the Canadian fisheries of to-day with those of other countries, they are found to be in many notable respects the most important and extensive of all. Disregarding entirely the admitted supremacy of Canadian fresh-water lakes, pools and streams as a sportsman's paradise, it can be said without exaggeration that in the great fishing-banks adjacent to her own territorial waters, as in her own proper coast and inland waters, Canada possesses the most extensive commercial fisheries in the world. It is safe to add that the waters in and about Canada teem with the principal commercial food fishes in quality unsurpassed and in quantity unequalled by the fishing waters of any country on the face of the earth. Upon the Western coast of British Columbia is carried on the richest and largest halibut industry and one of the most extensive salmon fisheries in the world. Off the shores of the Maritime Provinces is operated the world's greatest lobster fishery. Here, too, are natural producing oyster-beds as large in area as New York State, on which 2000 men find a permanent livelihood and \$6,000,000 capital is permanently invested. When to these statements is added the further fact that under the enterprising supervision of the Canadian Government there is operated throughout Canada what is probably the most extensive fish-breeding service conducted by any one government, it is at once evident that in her fisheries Canada possesses very sufficient grounds for just national pride.

◆ CANADIAN DEEP-SEA FISHING ◆



Typical Canadian Deep-sea Fishermen



Halibut weighing 180 lbs.

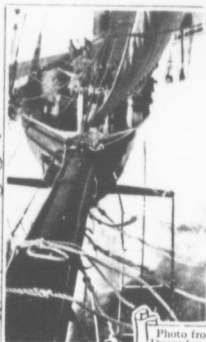


Photo from Bowsprit in December South-west Gale



Winter Fishing in North Atlantic



Typical Canadian Atlantic Skipper



Furling Jib in a Blow

Canada's Fishing Areas

Whether located without or within her own territorial waters, the fishing areas of the Dominion are enormous.

Outside her territorial waters or on their borders, but only from ten to one hundred and fifty miles off the Canadian coasts, are located the world's greatest international fishing banks. Here fishermen of many nations reap a rich harvest from the vast schools of cod, haddock and halibut which feed upon these shoals in their unknown migrations.

Within her territorial limits, Canada possesses more than 12,000 miles of fish-stocked sea coast, to which she adds an unrivalled expanse of no less prolific inland fresh waters.

Fringing her Atlantic-washed coast, the eastern territorial fishing waters of Canada extend from the island of Grand Manan in the Bay of Fundy to the rock-bound coast of Labrador on the Straits of Belle Isle—a shore measurement of over 5,000 miles richly stocked with excellent food fish and dotted with well sheltered and easily accessible harbours and coves, vast spawning grounds from which fishermen pursue their vocation with comparative ease and safety. Off the Pacific sea-board, the Province of British Columbia measures an ocean-washed shoreline of seven thousand miles. Along the Pacific coast and in the adjacent deep sea areas are fish in greater abundance perhaps than anywhere else in the world. Into these coast-waters flow the Fraser, the Skeena, the Naas and other glacier-fed rivers up which swarm countless thousands of five different varieties of world-famous food salmon.

To sea fisheries so vast, Canada adds 220,000 square miles of inland fresh water areas abundantly stocked with whitefish, pickerel, lake herring and numerous other varieties of commercial fish. But even these unlimited areas do not complete the list of Canadian fishing waters. To her Atlantic and Pacific salt-water fisheries and to her prolific fresh-water fisheries, all of them operated for long periods of years, yet another new Canadian fishing-ground must be added, the great inland sea of Hudson Bay recently surveyed and reported as teeming with edible fish. Viewing these vast expanses of waters as a whole, is it not within the mark to state that Canada's fishing areas are immeasurable in extent? Is it a matter of wonder that they are exceeded in scope by no other fisheries in the world?

Canadian Fish Numerous in Variety

Notable, however, as are the fisheries of Canada for extent of area and abundance of supply, they are so less remarkable for both the quality and the variety of the fish they yield. Canada is situated in the North Temperate Zone, a fact which accounts in large measure both for the abundance and the quality of her fish. The arctic currents bathing both her coasts, the frigid origin of most of her rivers and lakes, and the comparatively low temperature of her fishing waters tend strongly to develop the highest quality of fish flesh. Without account of the many species of each variety, more than twenty varieties of firm-fleshed and excellently flavoured fish are annually caught in Canadian waters in quantities entitling them to commercial consideration.

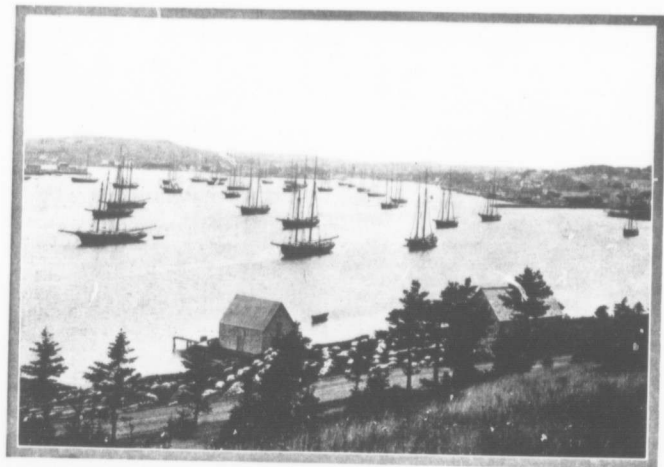
What Her Fisheries Mean to Canada

It is quite evident from the foregoing that in her fisheries Canada possesses a practically inexhaustible source of national wealth. No Canadian industry presents room for greater development than does fishing, but, even in their present state of advancement, the fisheries of the Dominion present statistical results which clearly reflect their importance as a department of national endeavour.

During the fiscal year ending March 31, 1916, no fewer than 86,766 Canadians were actively engaged in the work of the sea



OFF FOR THE FISHING BANKS
A Canadian halibuter off the Pacific coast



LUNENBURG HARBOUR, N.S.

One of the largest fishing harbours in Canada. A fleet of fishing boats of the fastest sailing type make it their headquarters.

—*The Canadian Fisherman.*

fisheries, and 15,416 in the inland fisheries. The amount of capital invested in the industry totalled \$25,885,575, of which considerable sum \$14,795,256 represented the value of vessels, boats and gear, and the remainder the value of canneries, fish-houses and shore fixtures. Viewed over a period of years, the annual value of Canadian fishing production evidences a steady, if slow, expansion. For the year ending March 31, 1916, the total market value of fish taken by Canadian fishermen amounted to \$35,860,708, the sea fisheries contributing \$31,241,502 and the inland fisheries, \$4,619,206. It is worthy of note that the value of Canada's fisheries for 1916 was the largest in the history of the industry. Of the above totals, British Columbia, Nova Scotia, New Brunswick, Ontario and Quebec each produced a value exceeding \$1,000,000, British Columbia leading with \$14,538,320, Nova Scotia ranking second with \$9,166,851 and New Brunswick third with \$4,737,145. Seven varieties of Canadian fish, salmon, lobster, cod, herring, halibut, sardines and haddock annually total a value exceeding \$1,000,000. As is usual, during the past year salmon ranked pre-eminently first with

a market value of \$11,262,381, lobsters second with \$4,506,155 and cod third with \$4,489,496.

Government Assistance to our Fisheries

No Canadian industry is pursued under closer or more helpful government supervision than are our fisheries. Numerous scientific and admirably directed systems for protecting, encouraging and restoring the fisheries and marketing their product are in active operation. Among them may be noted the following: bounties to Atlantic fishermen, close seasons, a Fisheries Intelligence Bureau for reporting by telegraph the sea movements of important fish and the state of supplies of bait at the chief fishing stations, experimental fish-dryers, and three Fishing Research stations called the Biological Stations of Canada. To assist in popularizing fish as a food the government pays one-third of the express charges on less than carload-lot shipments from the Atlantic as far west as the eastern boundary of Manitoba, and from the Pacific coast as far east as that boundary and arranges for a limited refrigerator fast freight service from the Atlantic Coast.

Fish-Breeding

Of all government assistance to the fisheries, however, the means used for fish-culture and conservation are perhaps the most important and interesting. With most satisfactory results, for nearly twenty years the Dominion Government has employed a special expert to restore decayed oyster beds on the Atlantic coast. For the past forty years, in all parts of the Dominion it has operated fish-culture establishments in which a dozen varieties of useful fish are annually hatched literally by the million. During 1915, from the sixty-four hatcheries in operation there were bred and distributed in Canadian waters more than one billion six hundred million fry. Of these hatcheries, twenty-eight are devoted to Pacific and Atlantic salmon, over one hundred million being hatched annually; fifteen are lobster hatcheries distributing nearly seventeen hundred millions of lobsters each season, eleven are whitefish hatcheries with an annual output of over two hundred and fifty millions of fry. Resulting, as it does in direct national gain, the scientific govern-

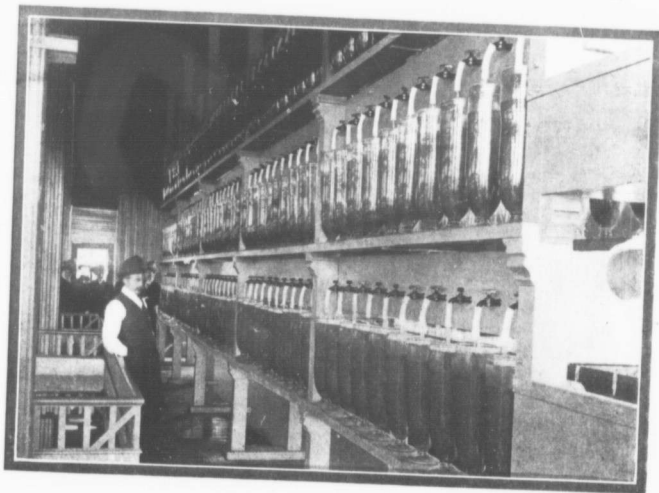
ment supervision given our fisheries on so large a scale is at once a tribute to Canadian enterprise and a guarantee of the sustained wealth of our Canadian fishing industry.

◆

LIFE ASSURANCE RECOMMENDED IN WILL

THIS is the first case that has come to our notice where life assurance has been urged on the beneficiaries under a will. Frederick N. Finney, a noted railway man of Milwaukee, died recently, leaving an estate of \$425,000 to his children. In his will there is the following pronouncement:—

"I recommend that each of my children, on coming into the receipt of income from my estate, place a sufficient amount in life assurance to make proper provision for their loved ones. . . . If their affection and regard for their children is of such a character as to induce them to be, in a measure, economical, so as to accomplish the acquiring of such assurance, I believe it will be toward the improvement and betterment of their own lives."



FISH-CULTURE

Hatchery at Sarnia, Ont., from which, in 1915, there were distributed 54,000,000 whitefish and 66,000,000 pickerel fry.



Salmon on Cannery Floor



Salmon Cannery, Essington, B.C.



Salmon Tender, Fraser River, B.C.



Canned Salmon

CUTTING DOWN LIVING COSTS

NO longer is the "cost of living" a subject of vague speculation and academic discussion. The European war has brought it definitely and solidly to earth. To-day the rapidly rising costs of nearly all necessary articles of food, clothing and shelter, and of food more particularly, constitute a problem vitally affecting both the savings accounts and the health of families all over the world.

The Housewife's Problem

How best to furnish her table with palatable, nutritious food in times such as these, and at anything like reasonable cost, is a task well calculated to perplex the most astute of housewives. Of all her food problems perhaps none causes her so much anxiety as the meat problem; for nearly every country in the world is to-day face to face with a comparative meat shortage. So high, indeed, have meat prices soared that for many families they border closely upon the prohibitive.

Fish a Solution

The clever housewife will find in fish the most available and effective weapon with which to combat rising meat costs. Easily obtainable, as they are, in most localities, and readily prepared under nearly all conditions, in fish she will find a substitute for meat at once as nutritious, more economical and quite as appetizing.

Fish a Wholesome Food

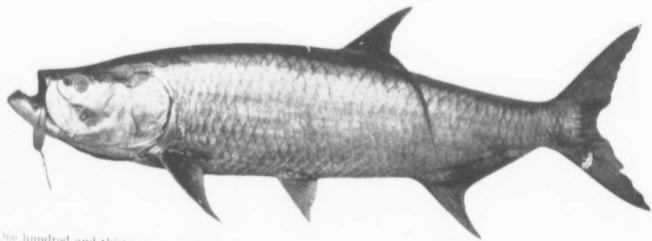
A widespread opinion seems to prevail that fish is not a nourishing food, and that, consequently, it may not, with safety to health,

replace meat to any large extent. The impression is mistaken. In the first place, while fish vary greatly in digestibility, lean fish being more digestible than fat fish and either than salt fish, fish is, on the average, much more easily digested than meat. In the second place, fish is less stimulating than meat, a factor of great importance in these days of high nervous tension. In the third place, unimpeachable medical authorities advise that it cannot be too strongly insisted upon that for people who work either with their heads or their hands, fish is a rich source of the energy enabling them to carry on their work, and that it furnishes children with the very materials needed to enable them to grow healthy and strong. Fish is, therefore, a highly nutritious food. It is more.

Fish a Cheaper Food than Meat

It is a food that is much cheaper than meat. Meat is chiefly desirable as a diet for the nitrogenous materials, the protein, it contains. Generally speaking, fish is only about 2% poorer in protein than meat, but, on account of its greatly lower price it is a much cheaper source of protein than is meat.

If, for instance, cod can be purchased for eight cents a pound, to be as cheap a food beef steak must sell at eight and a quarter cents a pound. If haddock can be bought for eight cents a pound, mutton would require to sell at seven cents to be as cheap a source of nourishment. If halibut sells at sixteen cents a pound, fresh pork would need to sell at less than fifteen cents a pound to be as cheap a food. Since, then, meat is eaten for the protein it contains, why not eat it in the form of fish?



One hundred and thirty-two pound tarpon which recently fell victim to the rod of President T. B. Macaulay. It was caught after a lively fight off Casambas, Florida, and measured 6 feet, 3 inches in length. The trolling spoon and line by which it was caught are seen at the mouth.

Help for the Housewife

The real reason is probably the fact that the average Canadian and American housewife unlike her European sisters, is unaccustomed to buying, handling and cooking fish. If she were, she would no longer regard fish merely as a side-dish or a compulsory diet, but as an appetizing food-staple. To assist her, the following hints on preparing fish for the table are given; on pages 15 and 16 she will find a few useful recipes for cooking various of the commoner varieties of fish.

General Hints

Fish may be divided into two classes, viz.: oily and non-oily. Of the two, oily fish are the more nutritious; they comprise such kinds as salmon, trout, mackerel and herring. Haddock, cod, hake, pollock and halibut are non-oily fish. Of the two kinds, the latter is the more suitable for invalids and persons of weak digestion.

In buying fish see that the eyes are bright and prominent and the flesh firm, not flabby.

Canned fish should never be allowed to remain in the can after opening. It should be used at once.

In preparing fresh fish for cooking it should not be allowed to stand in water for a long time. It spoils the flavour, and the food substances are likely to be dissolved.

How to Fry Fish

There are three ways of preparing fish for frying, viz., first, dipping in milk and flour; second, coating with prepared batter; and third, egging and crumbing. The last is considered the best, but is also the most expensive.

The pan used for frying should contain sufficient fat to thoroughly cover the fish. Dripping, lard, or oil can be used for frying purposes.

The fat must be quite hot, in fact, be smoking, before the fish is put in. Hot fat hardens the outside, preventing the fat from entering the fish, which would spoil the flavour and make it indigestible.

Only a small quantity of fish should be fried at a time, and the fat should be allowed to become thoroughly hot before the next lot is put in.

As soon as the fish is brown on both sides, drain it on paper or a cloth to absorb all the fat. It should then be dished up on a folded paper and placed on a hot dish.

When the frying is ended, allow the fat to cool a little, then strain it to remove any

loose crumbs or bits of batter. It will then be quite fit for future use.

How to Boil Fish

Clean and wash the fish in plenty of cold water. Add a little salt to the water; this helps to clean it. It also keeps the fish firm.

The fins should be cut off and the eyes taken out, if the fish is small.

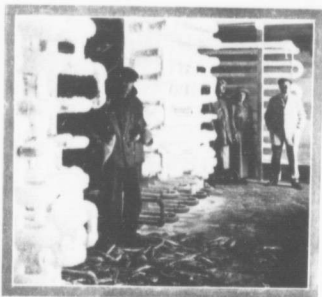
Put the fish into warm water; add sufficient salt and vinegar to taste. Vinegar helps to keep the fish firm and white.

Allow about ten minutes for each pound of fish, and fifteen minutes over, if large. A moderate-sized fish usually takes from fifteen to twenty minutes to cook. Fish must not be allowed to boil fast; the slower, the better. When cooked, it should have a creamy appearance, and come easily from the bones. When done, lift out carefully, drain and place on a hot dish. Serve with melted butter, parsley, caper, egg or anchovy sauce. Once cooked, boiled fish should be served promptly.

The water in which fish is boiled should not be thrown away. It can be used as stock for soups, fish sauces and stews.

ACKNOWLEDGMENTS

The Editor desires to express his thanks and that of the Company for the ready cooperation of Mr. F. W. Wallace, Editor of "The Canadian Fisherman," of Mr. W. Lyle Reid, Manager of the Eastern Ontario Division, and of the officials of the Department of the Naval Service, Ottawa. Their invaluable assistance rendered possible the Fisheries Number of "Sunshine."



ATLANTIC HERRING IN COLD STORAGE
Lockport Fishing Co., Lockport, N.S.

—The Canadian Fisherman

"AS LONG AS I SHALL LIVE"



A STORY FOR WIVES AND MOTHERS
Dedicated to The Man Who Cared.

MUMVER, is somebody tum-min'?"
"No, laddie."
"Is it Ch'is'mas?"
"No, love."
"Noo Year's?"

"No."

"'En it mus' be Sanks-givin' Day, coz you don't put 'ese big can'lesticks on 'e table any ozzer time."

"You guessed right, Ted, love. It's a big, big Thanksgiving Day for Father and Mother and Ted and Baby Ruth—all of us, because we've all got each other."

I kissed my little son and sent him scurrying to the living-room to play with his baby sister Ruth, while I put the finishing touches on the dining-room table I was setting. Unusual preparations, "company" silver and big shiny candlesticks had aroused the little fellow's curiosity.

Five years ago to-day George and I were married. My wedding anniversary! Five wonderful years—years overflowing with the sweet experiences that make the love of man and woman the most sacred and beautiful thing in life—home-making, the coming of children and the planning and working for their future. They were years filled, too, with rare good fortune. The four rooms of our first tiny flat had changed to six, and then into a little home of our own. George's salary had grown from eighteen to twenty-four hundred, and that very afternoon he had telephoned me that the President of his firm had made him a department manager at three thousand dollars a year. My cup was indeed full to overflowing.

"Let's celebrate, Sweetheart—it's our

fifth anniversary; we'll make it a real company dinner," I cried joyously into the telephone when he had told me the good news.

I had invited no guests. Somehow I did not want to share this wonderful evening with anyone—even my mother.

My conscience hurt me a little, too, for she had been very lonely since my father's sudden death a few weeks before.

I dressed myself and the children with great care, and went downstairs to await my husband's home-coming.

I heard his key in the door and ran into the hall to meet him.

"Hello, Daddy! Why—what's happened?"

I exclaimed. I saw he was angry and excited.

"Marion," he al-

most shouted, "do you know what that brother of your mother's has done?"

"No, dear, what has he done now?" George had never liked Uncle Bob.

"He has persuaded her to put every cent of your father's assurance into Golden Mountain Mining Stock."

Father had not been successful in business, and five thousand dollars assurance was everything he left my mother.

"And just imagine," he continued, "he promised her fifteen per cent dividends! If she had lighted the fire with the money it would have done her just as much good. It is positively maddening to think that there is no way to protect ignorant and helpless people from such sharks."

"Mother is a splendid woman," I began, hardly knowing what to say.

"Of course she's a splendid woman! But what's that got to do with knowing anything about investments?" exclaimed George.



"Five years ago to-day George and I were married."

"She never had any experience with investments or business of any kind—I wish she had asked your advice."

"I wish she had asked somebody's. But women don't. They simply won't. When they get a little money in their hands they think it will be safe no matter what they do with it."

George was in a real man's towering rage at what he felt was a crime against my mother. Her experience seemed very terrible to me. I did not see how she was going to live, for I knew George's anxiety and indignation at her investment had a real foundation. He was not a man to become so angry without good cause.

"Well, dear, it's our anniversary—a big Thanksgiving, 'because we've all got each other,' I told Ted. Please don't let this spoil our evening," I said, as I lifted Baby Ruth up to kiss her father.

His eyes grew tender. "You're right, Marion. It is a big Thanksgiving, and nothing shall spoil it."

We forgot the affair for the time and our little celebration was as happy as it could be.

But George's forebodings regarding my mother's investment proved well founded, and when the crash

came that swept away her little investment, she had, of course, to come and live with us.

George said not a word about the lost money, but often he would look keenly at me and at the children, his face anxious and puzzled. I sometimes thought he did not look quite himself. It used to make me uncomfortable is a vague way.

However, on my birthday it all came out. Beside my plate at breakfast, with the children's little gifts, was a big legal-looking envelope.

"Oh, you dear boy!" I cried joyfully, "it's the mortgage on the house paid off."

We had purchased our home on instalments that involved a mortgage, which, of course, was not a debt but an investment.

"No, dear," said George, quite casually, as if he were speaking of a grocery bill, "it is an assurance policy on the Monthly Income plan. You see — why, dearest, what's the matter?"

For I was staring at him wildly, struggling against the overwhelming misery that had

so suddenly engulfed me. In a flash my former vague impressions took vivid form. I remembered his worried look—and now the life assurance policy took on that dread significance so terrifying to home-keeping women. I *knew* now. My George was going to die!

"You've got your life assured," I gasped—"doesn't that show you think something's going to happen to you? You didn't tell me! I never dreamed you were ill."

"Why, Marion dear, I never felt better in my life. I—"

"You've got your life assured! I won't have it! It's like putting a price on your life. Why, just knowing that you have taken this assurance makes me feel sure you are going to die!"

George, dear, patient George, who had lived through five years of my mental tumults, put an arm gently around my

shoulder and said quietly: "I *am* going to die sometime, dear. Death is the one absolutely certain thing in life. Your father carried five thousand dollars assurance for nearly fifteen years, and being assured didn't bring him to an untimely end. Surely you are not superstitious enough to think

that my taking out a policy will hasten my death? Besides, no life assurance company will give a man a policy unless he is in good health."

I was silent.

"And even if I were taken sick," he continued, "don't you think that the peace of mind which would be mine in the thought that you and the youngsters were provided for would steady me through any illness I might have?"

George's manner was reassuring and his arguments were unanswerable. But, somehow, the cloud did not entirely vanish.

"But, dear, I simply can't bear this feeling that I would make a sort of profit out of your death."

George smiled and kissed me. "Isn't that a bit morbid, dearie? When I'm away it doesn't grieve you to have me remember your birthday. Why, then, should you dislike the thought of a birthday present that will come to you monthly as long as you live?"



"His arguments were unanswerable."

"Monthly, as long as I live?" I repeated, trying to gather its full meaning.

"Yes," replied George gleefully, "that's the beauty of this form of assurance. You will have no worry and no trouble, but every month you will receive by mail, as regularly as clock-work, a cheque for \$50.00. All you will have to do will be to cash it at the bank."

But, knowing little as I did of the ways of the world, I was not so well pleased with the monthly plan. My pride was hurt now. It seemed to me that my husband did not trust me, thinking I might repeat my mother's foolish errors in investment. "If you feel you must assure your life, why not do it in the ordinary way, George?" I asked. "I'm sure a lump sum would be better in many ways. Edith Selby got her money all at once when Albert died."

"Yes, and what became of Edith's money?"

Part of it she spent, and the rest she lost in real estate. Edith's working downtown now. I want to feel secure about your future," replied George, looking a bit determined.

"I only wish my assurance had come in that way," interposed my mother, hitherto a silent listener to our discussion. "All my life, Marion, I have longed for a regular income, no matter how small."

Still I was not satisfied. "If I died, what about the children?" I enquired.

"Whatever happens, the money will be paid for twenty years, or two hundred and forty months after my death," explained George. "That would give time to educate and start them in life."

"If it's going to do all that, it must be dreadfully expensive," I objected. "We shall have to economize terribly and do without our holidays — you know we have been promising ourselves a real holiday for a long time."

"We shall have to economize a little," George admitted, "and perhaps it isn't quite right to call it a birthday present, dear, for you will have to share in the saving. But I feel that it is the finest thing I could possibly do for you and the kiddies — it's worth more to me than holidays or anything

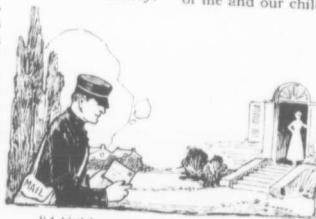
else to know that, if anything happened, you and they would be provided for."

"But George, dear, suppose you lost your position, how could we keep up the payments?"

"That is taken care of," said George thoughtfully. "After we have paid three premiums, the company will buy back the policy, or exchange it for one on which no premiums need be paid. I don't see that we can go wrong on this thing, Marion, and I do like the idea of the Guaranteed Monthly Income for you."

Suddenly I began to realize what a wonderful thing this Monthly Income policy was. It dawned on me that my objections and prejudices were trifling indeed compared with the loving forethought and wisdom which prompted my husband's protection of me and our children.

We did economize a little to meet the premiums; but we did not have less recreation or joy in life because of that. We merely substituted less expensive pleasures and did without a few little luxuries which were not at all essential to our happiness.



"A birthday present, monthly as long as I live."

The months lengthened into years, and George's ailment, so slight at first, became a malady that in time we both came to know was fatal. We did not talk much of death, he and I, although we both knew, after he became confined to his room, that between us stood the Silent Spectre who shortly would summon him.

What wife and mother does not know the full meaning of such days as those last days that my husband and I spent together?

And does the wife and mother live who cannot realize the full meaning of that Monthly Income which my husband's wonderful wisdom provided for me *as long as I shall live*?

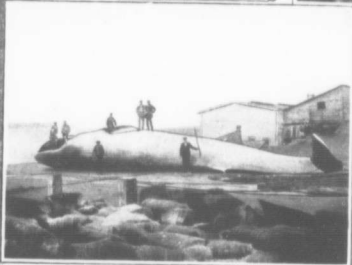
Do you wonder that I grow more grateful each year for the beautiful love and splendid wisdom of him into whose keeping I gave my life, a love and wisdom that have bridged death itself in providing for my peace and comfort **AS LONG AS I SHALL LIVE?**



Fletching the Whale



Whale Factory,
Seven Islands, P. Q.



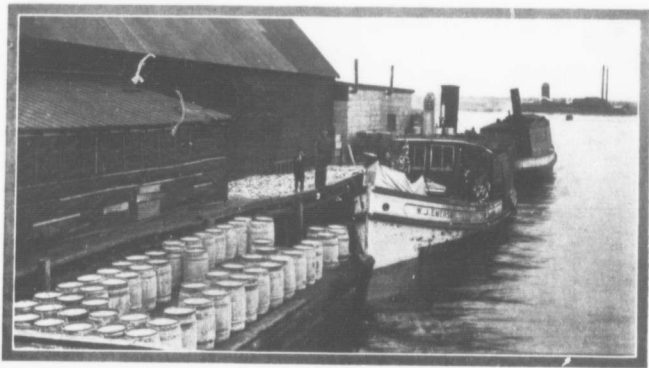
Whale on Factory Slip



Whaling Steamer Towing
Whale Alongside

CANADA'S WHALING INDUSTRY

For the year ending March 31, 1915, Canadians caught in Canadian waters 659 whales from which were produced 926,900 gallons of whale oil.



CANADA'S INLAND FISHERIES

Pickled Fresh Water Herring, Port Arthur, Ont.

—The Canadian Fisherman.

RECIPES FOR COOKING FISH

Selected from "Fish and How to Cook It," published in booklet form by the Department of The Naval Service, Ottawa.

BOILED SALMON. A piece weighing six pounds should be rubbed with salt, tied carefully in a cloth, and boiled slowly for three-quarters of an hour. It should be eaten with egg or caper sauce. If any remain it may be placed in a deep dish, a little salt sprinkled over, and a teacupful of boiling vinegar poured over it. Cover it closely and it will make an appetizing breakfast dish.

SALMON SALAD. One large can of red salmon, one cup chopped celery, one cup chopped English walnuts, four or five sweet pickles (gherkins). Mix well with cream mayonnaise.

BAKED SALMON LOAF. One can salmon, one pint of mashed potatoes, one cup browned cracker crumbs, two cups of parsley sauce. Grease a good-sized mould with butter, sprinkle with cracker crumbs, and line with mashed potatoes. Drain oil from salmon and remove skin and bones. Season with pepper and salt and pack in mould. Cover with potatoes and then cracker crumbs, put a few pieces of butter on top, and bake one-half hour in fairly hot oven. Turn out and pour parsley sauce over.

SCALLOPED SALMON.—One can of salmon; remove all bone and bits of skin; mince fine. Roll one dozen crackers fine. Put in a buttered baking dish in alternate layers, adding bits of butter and a sprinkling of salt and pepper to taste. Have the top layer of crackers, and add sufficient milk to moisten the whole mass (about one pint). Bake thirty minutes and serve hot.

BOILED COD. Put the fish into a large pan with enough tepid water to cover. Add salt and enough vinegar to flavor the water; boil gently till the fin or tail bone will come out if lightly pulled. When fish is boiled too fast the skin will break. A medium-sized piece of fish usually takes from fifteen to twenty minutes to cook. When done, lift the fish carefully out of the water, drain it, and dish it up. Serve with melted butter, anchovy or parsley sauce.

SHREDDED COD BAKED WITH CREAM SAUCE. Boil four or five pounds of fresh cod. When cooked, drain and shred in fine pieces and set away to cool. Make the following sauce for a five-pound piece of fish: Boil one quart of milk with one onion and a little finely chopped parsley. Set it aside. Mix one cup of butter with enough flour to

absorb it. Add this to the milk and boil until it is the consistency of custard. Season with a dash of cayenne and salt to taste. Put a layer of shredded fish in a baking dish, cover with a layer of sauce, then a layer of fish and so on until the dish is filled. Have the last layer of cream. Cover with fine bread-crumbs. Sprinkle with pieces of butter and bake in the oven until the top is a nice brown. Small boiled potato balls covered with cream sauce should be served with this.

HALIBUT CUTLETS. Cut your halibut steaks an inch thick, wipe them with a dry cloth and season with salt and cayenne pepper. Have ready a pan of yolks of eggs well beaten and a dish of grated breadcrumbs. Put some fresh lard or beef drippings in a frying pan and hold it over the fire till it boils. Dip your cutlets in the egg, and then in the breadcrumbs. Fry a light brown, serve up hot. Salmon or any large fish may be fried in the same manner.

BAKED HERRING. Six fresh herring, one-third cupful vinegar, one-half teaspoonful salt, one bay leaf, one-half teaspoonful pepper, one-half cupful water.

Fresh herring should not be washed, unless in exceptional circumstances. They should be emptied, the heads taken off, the scales scraped off, and then the herring well wiped. With a sharp knife split the herring up the back and lay it open; cut it in half; lift the bone out, beginning at the head; now roll each half up into a nice firm roll, beginning at the head. From six herring you will have twelve of these rolls. Stand them in a small pudding dish with the back uppermost; they will quite fill the dish. Pour in half a cupful of water and one-third of a cupful of vinegar mixed. Slip a bay leaf in at the side; add pepper and salt.

Cover the dish with a plate, and cook at the side of the fire or in the oven for half an hour. The herring may be served in the dish in which they are cooked. They are good either hot or cold.

BROILED MACKEREL. Split down the back and clean. Be careful to scrape all the thin black skin from the inside. Wipe dry and lay on the gridiron; broil on one side a nice brown, then turn and brown the other side; it will not take so long to brown the side on which the skin is. (All fish should have the side on which the skin is turned to the fire last; the skin burns easily and coals are not so hot after you have used them for ten minutes.) Season with butter, pepper and salt.



OYSTER FISHING, PRINCE EDWARD ISLAND

Oysters are brought from bottom of nine or ten feet of water by means of long tongs.

—*The Canadian Fisherman.*

SMOKED OR FINNAN HADDOCK. Put a smoked haddock into a flat saucepan or frying-pan with a pint of milk, or half milk and half water; sprinkle over a grating of nutmeg, and cover the fish with a plate. Cook in front of a fire or in the oven for about twenty minutes; then take up the haddock, place it on a hot dish and serve.

SMELTS.—The only way to cook smelts is to fry them, although they are sometimes baked. Open them at the gills. Draw each smelt separately between your finger and thumb, beginning at the tail; this will press the insides out. Wash them clean and let them drain in a colander; then salt and roll

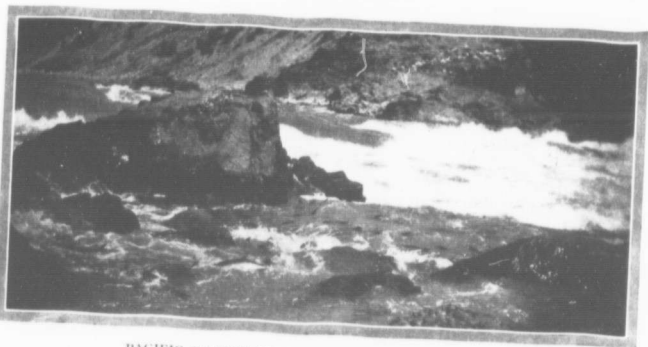
in a mixture half flour and half Indian meal. Have about two inches deep of boiling fat in the frying-pan (drippings if you have them; if not, lard); into this drop the smelts, and fry brown. Do not put so many in that they will be crowded; if you do, they will not be crisp and brown.

TO PREPARE OYSTERS FOR COOKING. Pour half a cup of cold water over one quart of oysters; take out each oyster separately with fingers and free from any bits of shell. The oyster liquor may be strained and used in soup, stew, or escallop if desired. Fried and broiled oysters are much better and cook easier if parboiled slightly before crumbing. Place one pint of cleaned oysters in a frying basket and keep it for one-half minute in a kettle of boiling water deep enough to cover them. Drain, dry on a soft towel and proceed as usual.

SCALLOPED OYSTERS. Clean one pint of medium-sized oysters. Moisten one cupful of cracker crumbs with one-third of a cup of melted butter. Spread one-quarter of the crumbs in a baking dish, over them put one-half of the oysters, season with salt, white pepper and lemon juice. Then spread another quarter of a cup of the crumbs, then the remaining oysters. Season again with salt, pepper and lemon juice, and cover with the remaining crumbs. Bake in quick oven until the liquor bubbles and the crumbs are brown.



FISH DRYING ON THE FLAKES



PACIFIC SALMON RESTING AT THE FOOT OF A FALL
in the Fraser River, B.C., before trying to leap the fall.

THE SUN LIFE OF CANADA APPLIES FOR FIVE AND ONE- HALF MILLIONS OF THE SEC- OND CANADIAN WAR LOAN



HE magnitude and financial power of the Sun Life have been strikingly in evidence in connection with the recent Canadian War Loan.

The Company applied for \$5,500,000 of these bonds, this being by far the largest individual subscription, exclusive of course of the amounts underwritten by the banks. The next largest was that of the Canadian Pacific Railway, \$2,500,000. The total subscriptions amounted to more than double the \$100,000,000 asked by the Government.

We are sure that all our policyholders will be proud that their Company is able to take such a commanding position at this time, and to assist our Government so materially. Every policyholder can have the satisfaction of knowing that his personal funds have been used in a way which we are sure will meet with his loyal support, and will moreover have an increased pride in his Company. They also have a material reward, for, as a result of the heavy oversubscription, the bonds have already risen considerably above the issue price, which means a substantial addition to the Company's surplus.

The following is a list of various Government securities purchased by the Company since the outbreak of the war:

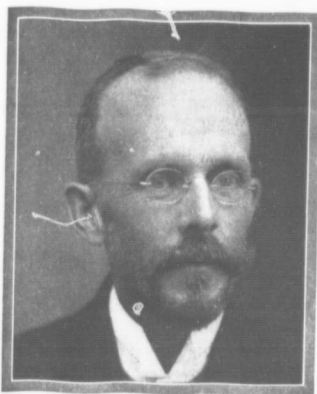
Dominion of Canada	\$2,573,666.66
Government of Great Britain ..	2,205,766.66
Anglo-French Governments	3,000,000.00
French Government	901,179.00
Russian Government	500,000.00
Government of Newfoundland ..	50,000.00
	\$9,230,612.32

The above does not include the Company's subscription to the last Canadian War Loan, as above mentioned.

As they look over these figures, do not our policyholders feel an increased pride in their great Company, and a thrill of patriotic satisfaction also that their funds are being employed to such good purpose and in such high class, and at the same time profitable, securities?



Salmon attempting to leap a fall in the
Fraser River, B.C.



MR. JOHN R. REID
appointed Advisory Division Director,
Eastern Ontario Division



MR. W. LYLE REID
who succeeds to full title of Manager,
Eastern Ontario Division

AGENCY APPOINTMENTS

OUR policyholders and representatives will learn with regret that slightly failing health has led Mr. John R. Reid to request that he be permitted to relinquish the more arduous portion of the duties attaching to the managership of the Eastern Ontario Division, a capacity in which he has been connected with the Company for the past twenty-three years.

While the Company regrets exceedingly the necessity for his partial retirement, it finds much cause for satisfaction in the fact that it will still benefit from Mr. Reid's wide experience and mature judgment in his new capacity as Advisory Division Director for Eastern Ontario, and in the further fact that the responsibilities of the more active management of the Division fall upon the very capable shoulders of his son, Mr. W. Lyle Reid, who for a number of years has been associated with his father in the joint-managership of Eastern Ontario and who now succeeds to the full title of Manager of the Eastern Ontario Division.

The elder Mr. Reid's career with the Sun Life of Canada has been one of long, efficient and notably successful service. After twenty-five years' business experience in Brock-

ville, Ontario, Mr. Reid took up the work of life assurance in 1891, and in 1893 he moved to Ottawa as the Company's Manager for Eastern Ontario. During his twenty-three years' tenure of that office, Mr. Reid's personality, devotion and ability have more than quadrupled the Company's business in the territory under his jurisdiction. But, marked as have been his business achievements, Mr. Reid's activities have not been applied solely to upbuilding the organization of the Sun Life of Canada, for he has taken a prominent part in movements for the public welfare of the community of which he has long been an honoured citizen. He has been president of the Ottawa Board of Trade and is at present treasurer of that body. He has also served as public school trustee, and is now a director of the Central Canada Exhibition, a director of the County of Carleton General Hospital and a past president of the Y.M.C.A. Mr. Reid is also prominent in the religious life of Ottawa and is an Elder of the Presbyterian Church and on several occasions has been a Commissioner to the General Assembly of that body. In short, Mr. Reid is a man whose sterling character has reflected credit upon the Sun Life of Canada and whose all-round citizenship has greatly enhanced our Company's prestige in Eastern Ontario.



CANADA, THE ANGLER'S PARADISE

14-lb. salmon trout caught last August in Smoke Lake, Algonquin National Park, Ontario.

Courtesy, Grand Trunk Railway System.

Mr. W. Lyle Reid is the worthy successor to a worthy predecessor and a man who can be depended upon to measure well up to his father's well established standards. He is a Sun Life man born and bred. At the age of sixteen he entered his father's office in Ottawa as a junior clerk. At eighteen he went to our Hamilton office as cashier under the late Holland A. White, from which office he returned to Ottawa as cashier in 1898. Some years later he was made Joint-Manager, with his father, of the Eastern Ontario Division. Mr. Reid's services to the life assurance business in general have been many and important. When, in 1913, the Dominion Life Underwriters' Association met in Ottawa, Mr. Reid was President of the local Ottawa Association. In the same year he was elected secretary of the Life Underwriters' Association of Canada, which position he occupied until the Toronto Convention of 1915 when he was elevated to the Presidency, an office which he retired from in July last. Like his father, Mr. W. Lyle Reid is prominent in the civic and religious life of the Capital. He is an Elder in the Presbyterian Church, a Sabbath School Superintendent, a Director of the Y.M.C.A. and a member of the Board of Trade and of the Board of the Ottawa Ladies' College.

That our new Manager for Eastern Ontario will achieve conspicuous success in his new position is a foregone conclusion. That he may derive much personal joy and satisfaction from the successful discharge of his new responsibilities is the unanimous wish of the Company's Officers and Staff.

"LESLIES' WEEKLY" ON THE MONTHLY INCOME POLICY

ONE of the most beneficial devices of modern life assurance is the monthly income policy, which is rapidly growing in popularity.

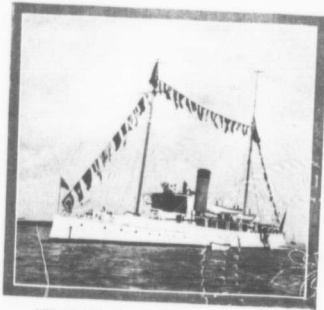
Under this plan the policy, like any other, requires payment of premiums for a limited period or for life. But in case of the policyholder's death the company, instead of paying a lump sum in full, pays the beneficiary a stated amount every month for twenty years or for life, as the assurant may have arranged, but for not less than twenty years.

If the policy is an endowment and the holder lives beyond its term, he may personally enjoy a monthly income for twenty years or for the remainder of his life.

The object of this arrangement is to prevent loss of the proceeds of a policy through unwise investment or speculation, as has been too often the experience of men and women unversed in business affairs. There is thus provided a steady, dependable income which persons of moderate means, especially, appreciate.

There may be attached to such a policy an immediate benefit feature, whereby money is provided for pressing expenses always incident to death in the family.

Naturally this plan of life assurance has commended itself to hosts of people and millions of dollars of monthly income policies are now in force.



ATLANTIC FISHERIES PROTECTION CRUISER "CANADA"

New Records Created by The Sun Life of Canada

PROGRESSIVE business methods, backed by forty-five years of fair-dealing, have achieved for the Sun Life of Canada during 1915 records that are new in the Canadian life assurance field.

Assurances of over \$34,000,000 issued and paid for in cash; Total Assurances in Force of over \$250,000,000; Total Payments to Policyholders since organization of more than \$52,600,000; Assets of nearly \$75,000,000; a Cash Income of nearly \$16,000,000, and an Undistributed Net Surplus of over \$7,500,000—all are high-water marks in the annals of Canadian life assurance.

THE SUN LIFE OF CANADA TAKES RANK AS ONE OF THE GREAT FINANCIAL CORPORATIONS OF THE EMPIRE

The following figures show the dominating position attained by the Company:

	1915	1914	INCREASE
Assets as at December 31st	\$74,326,423	\$64,187,656	\$10,138,767 (15.8%)
Cash Income	15,972,672	15,052,275	920,397 (6.1%)
Surplus Distributed to Policyholders	985,487	861,763	123,724 (14.3%)
Net Surplus as at December 31st	7,545,591	6,503,794	1,041,797 (16%)
Total Payments to Policyholders	7,129,479	6,161,287	968,192 (15.7%)
Assurances Issued and Paid for in Cash	34,873,851	32,167,339	2,706,512 (8.4%)
Assurances in Force	257,404,160	218,299,835	39,104,325 (17.9%)

DIRECTORS

T. B. MACAULAY, F.I.A., F.A.S., *President and Managing Director*

S. H. EWING, *Vice-President*

WILLIAM M. BIRKS

HON. RAOUL DANDURAND

J. REDPATH DOUGALL

GEO. E. DRUMMOND

H. WARREN K. HALE

Sir HERBERT S. HOLT

CHARLES R. HOSMER

ABNER KINGMAN

H. R. MACAULAY, M.D.

JOHN MCKERGOW

ARTHUR B. WOOD, F.I.A., F.A.S.,
Actuary

E. A. MACNUTT,
Treasurer

W. A. HIGINBOTHAM,
Superintendent of Foreign Agencies

C. S. V. BRANCH,
Assistant Secretary

FREDERICK G. COPE,
Secretary

GEO. WILKINS, M.D., M.R.C.S. (ENG.),
Chief Medical Officer

JAMES C. TORY,
General Manager of Agencies

JAMES W. SIMPSON,
Superintendent of Home Agencies

C. C. BIRCHARD, M.B.,
Medical Inspector