

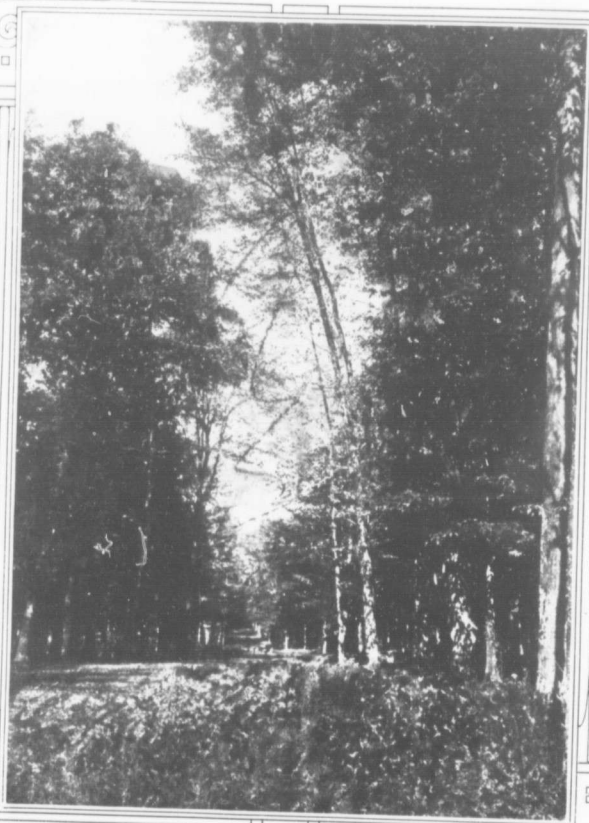
VIEWS OF THE EASTERN TOWNSHIPS

SUNSHINE

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No. 2

MONTREAL

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1913



EASTERN TOWNSHIPS VIEWS.—COUNTRY ROAD, EASTERN TOWNSHIPS.

SUNSHINE

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

A. M. MACKAY, *Editor.*

February 1913						
SUN	MON	TUE	WED	THU	FRI	SAT
Nov Mon 4th	First Day 10th	Full Moon 16th	Last Day 23rd			
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	



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Immortality of Earning Power.

If we could only be immortal!

How many times has this desire made itself felt in the bosom of mankind! The wish to live forever has been inherent in man from generation to generation since the beginning of things.

The ancients spent a great deal of time, energy and gold seeking the Elixir of Life, a divine draught or essence which should render them forever impervious to the attacks of Death.

But they died.

To-day we struggle to the last to stave off the advent of the Grim Reaper. We spend millions a year just to try to cheat Death of a few days' possession of our bodies.

But we die, just the same.

Physical immortality is an unrealizable dream. Man knows within himself that his spirit is immortal, but his body has got to die sometime, and that time is not so very far away at the best.

Dead men earn no money!

When the body dies the earning power dies with it.

Yet, you may argue, a dead man needs no money. Yes, but was he earning money for himself alone during his life? How about the widow and the children? Who is going to earn now for them?

Life assurance makes a man immortal!

That is, as far as his earning capacity is concerned. If he purchases a monthly

Income Policy, he can keep on turning in a regular salary to the family purse after he is dead and gone. His pay-envelope will be more regular and more certain, if anything, than it ever was before.

The monthly Income Policy enables you to assure your life in such a way that your widow can get a certain fixed monthly income when you die, and if she dies within twenty years of your death, the balance of the payments may be computed into one lump sum and paid to your children.

It would be worth while for you to write this office or the nearest agency of the SUN LIFE ASSURANCE COMPANY OF CANADA, to get particulars of this, one of the most scientific and satisfactory forms of assurance that the ingenuity of the actuary has ever devised to meet a definite want felt by mankind.

Life Assurance Defined.

Life assurance makes a scientific adjustment between the possibilities and the probabilities, the accidents and averages of life. It enables the individual to merge his constant liability to death in the average longevity of the race, and to share in the productiveness of life in general, whatever may be his own fate. It discounts probability and gives certainty. In its adaptation to practical life and finance, life assurance enlists the cumulative power of small investments through long periods of time, and utilizes the far off interest of prudence for present needs. It applies scientific methods to those impulses of generosity which would otherwise encourage improvidence and provides for the needs of all through the love of each for his own. It gives affection a place to stand, and a lever with which to work. It transforms fore-thought and good will into practical helpfulness and well being. It enables us to realize for our loved ones the hopes we cherish for their future, which might otherwise be blighted by death.—
John C. McCall.

The Friend in Need.

In times like these, when the cost of living is at figures that make it hard and difficult for even the most prudent and thrifty among wage-

earners and people generally of moderate incomes to do much more than meet necessary expenses week by week and month by month, the sable-garbed messenger of woe is likely to find, in the doomed homes visited, family purses depleted and empty. The sorrow and distress of the hour are in no small degree increased by the realization that soon will come all sorts of bills, demanding payment. Fortunately, however, as is most devoutly to be hoped and prayed for, this increase of sorrow has been forestalled and warded off. Wise forethought and foresight have provided life assurance. Now does life assurance appear in its true and beautiful character as the dispenser of pure beneficence, as the friend in need who is a friend indeed.—
Prudential Weekly Record.

The Two Leaves.

Two leaves grew on a maple twig, one was little, the other was big. The little one hated and feared the world, and into a selfish scroll it curled. I'll cheat the wind, it said with a frown, no wind that blows can blow me down; secure in myself I'm snugly rolled, now blow ye winds—blow hot or cold. A roaring blast through the maples tore, and that little leaf was seen no more.

The big leaf lived like a happy boy, and played with the wind in riotous joy. It gave each breeze a fond caress, it got from autumn a glorious dress of a crimson hue, all edged with gold, like the robes that were worn by the kings of old. The wind and sun gave it more endurance, for the name of that leaf was life assurance.

Saved, Not Spent.

No one ever heard a savings bank depositor talk about what his deposits cost him. If he is putting away \$20 or \$40 every year, he never thinks of saying it costs me \$20 or \$40 a year to keep up my savings bank account. It would be absurd for him to think it or say it. His deposits are savings, that much to the good, something which otherwise he might not have had.

It is almost as absurd to talk about the cost of life assurance. Premiums for life assurance are not an expense, they are a saving. They accumulate for his benefit the same as savings bank deposits. Whatever element of cost there is in them finds its equivalent in the longer duration of life for him who pays more as compared with that of the one who pays less.

But every holder of a legal reserve policy saves money. He pays premiums but he also saves them in whole or in large part.

Eastern Townships.

WE have devoted recent numbers of *SUNSHINE* to outlying portions of the *Sun Life of Canada's* world-wide field of operation. In this number we come closer home and pay some attention to the Eastern Townships, one of Canada's most famous agricultural and industrial districts.



The Eastern Townships, comprising some 4,444,868 acres, lie in the south-east of the Province of Quebec, being bounded on the south and east by the United States.

The name "Townships" is derived from the system of land tenure, which is different from the old seigniorial system prevailing in most of the other counties of the province, while "Eastern" is prefixed to distinguish them from the "Townships" in the western part of the province near Hull. The Eastern Townships have a population of nearly half a million, giving an average of about 35 to the square mile.

As an agricultural centre this district is unsurpassed in Canada, and on account of the fertility of its soil has been termed "The Garden of Canadian Agriculture." A country that is a happy mixture of hill and dale, fertile valleys, broad plains, gentle uplands adapted to sheep raising, well watered by innumerable rivers, streams and creeks, liberally sprinkled with large and small lakes, it presents opportunities to a progressive farmer which cannot be surpassed on this Continent. The farmer is not dependent on a single crop. His land is adapted to grain, hay, stock of all kinds, vegetables, orchards and small fruits. On most of the farms there are acres of woodlands—left uncut purposely—to provide fuel for the winter or to find winter employment for the farmer in providing cord or pulp wood for sale, while many or most of the farms possess maple groves for the production of maple syrup and maple sugar for which the Eastern Townships is justly and widely celebrated. The woodlands also help in conserving the water supply and avoiding the dangers of drought.

That the advantages offered are largely appreciated and used is evident from the number of large and well appointed farms throughout the district. The Hon. Sydney Fisher (late Minister of Agriculture) has a large farm at Knowl-

ton; Mr. James Davison a fine stock and mixed farm at Waterloo; Mr. W. S. Armitage at Sherbrooke; Messrs. Bidgood Bros., at Richmond; Mr. J. H. M. Parker at Lennoxville, and others too numerous to mention.

Fine stock—horses, cows, sheep, pigs and poultry—are in evidence all through the district and are particularly noticeable at the Great Eastern Agricultural Show at Sherbrooke each year, which attracts exhibits from breeders all over the country and many from the States. County fairs are also held regularly at many of the leading county towns, and the influence of these fairs is felt throughout the country in improved methods of farming and in better stock.

There are 29,134 farmers, farming over 3,000,000 acres, and most of the farms are divided into arable, pasturage and woodland. Some 485 cheese and butter factories turn out \$3,000,000 worth of cheese and butter, in addition to the quantity produced privately on the farms. English and Scottish farmers who have settled here state that conditions are pretty much the same as in their native land—so far as the mixed character of the farming is concerned,—while the possibilities here for a man gradually obtaining possession of his own land are very much more favorable—in fact the rental for a farm for five or six years in most parts of the old land will buy a farm here outright.

As a summer and health resort, the Eastern Townships have unrivalled facilities—Lakes Memphremagog, Massawippi, Missisquoi, Brome, Aylmer, St. Francis and Megantic have a charm all their own—a charm which is felt as far west as the Rockies and draws summer residents from the Southern States. In some of these resorts the United States summer residents constitute a unique and very welcome colony.

The altitude of the land, the purity of the air, the delightful blending of rugged, wooded or verdant hills with shaded dales and fragrant valleys, the streams and lakes well stocked with fish (gamey, lusty fellows which tax the angler's skill), golf links and tennis courts, with plenty of country raised chickens, eggs, butter and cheese constitute attractions irresistible to the pavement-worn denizens of our cities.

While Nature has blessed the Eastern Townships with a rich and fruitful soil and all the inseparable concomitants of successful agriculture, man has not been slow to add to these blessings the results of his skill, genius and industry. Factories, industrial establishments,



EASTERN TOWNSHIP'S VIEWS.

1. Court House, Sherbrooke.
2. The Armoury, Sherbrooke.
3. Stanstead Wesleyan College, Stanstead.
4. Saint-Vincent-de-Paul Hospital, Sherbrooke.
5. Bishop's College, Lennoxville.
6. Sun Life Building, Sherbrooke.

machine-shops, mills, etc., in all parts of the Townships attest the enterprising spirit of the sons of the soil or the keen observation and appreciation of those from other parts of the world of the advantages of the Eastern Townships from a manufacturer's standpoint.

Nearly 900 manufacturing establishments are situated within the counties comprising the Townships, giving employment to thousands of workmen, turning many an erstwhile quiet village into a busy hive of activity, and building up prosperous and progressive cities. A wide range of articles are produced in the various mills and factories—pulp and paper, air compressing machinery, rock drills and other mining machinery, mechanical and structural iron work, woollen and worsted goods, clothing, underwear, cottons and prints, bedsteads, shirts, blouses, overalls, gloves, scales, rubber and mechanical rubber goods, tobacco, cigars, powder and fulminites, canned meat, biscuits and paints, while sawmills are found wherever falling streams furnish water power. Amongst the aforementioned are some of the largest factories in the Dominion which supply all parts of the country with their products.

This naturally leads to the question of the sources whence they draw their power. While some draw their power direct from the rivers by undershot or overshot water-wheels or turbines and some use steam generated by coal boilers, many are using electricity. The water powers throughout the district are yielding thousands of horse-power yearly. In Sherbrooke this development is particularly conspicuous, and they claim possession of power at lower rates than in any other city in Canada. The Magog River already produces over 14,000 horse-power, while the St. Francis River has untold possibilities.

In minerals the district is particularly rich. The asbestos mines or quarries at Thetford Mines, Black Lake, etc., produce from 80% to 90% of the world's output. The production in 1911 was 102,000 tons, of a value of nearly \$9,000,000. Copper is extensively mined and the chemical resultants made into merchantable goods at the pit mouth, while steps have been taken to secure a Government smelter. Gold in small quantities has been panned from the streams, while chromic iron, lime, slate and brick clay are steadily produced.

Granite of most excellent color and quality is

worked at Stanstead, and marble of varying hues, both for exterior and interior use, is quarried at South Stukely and Philipsburg.

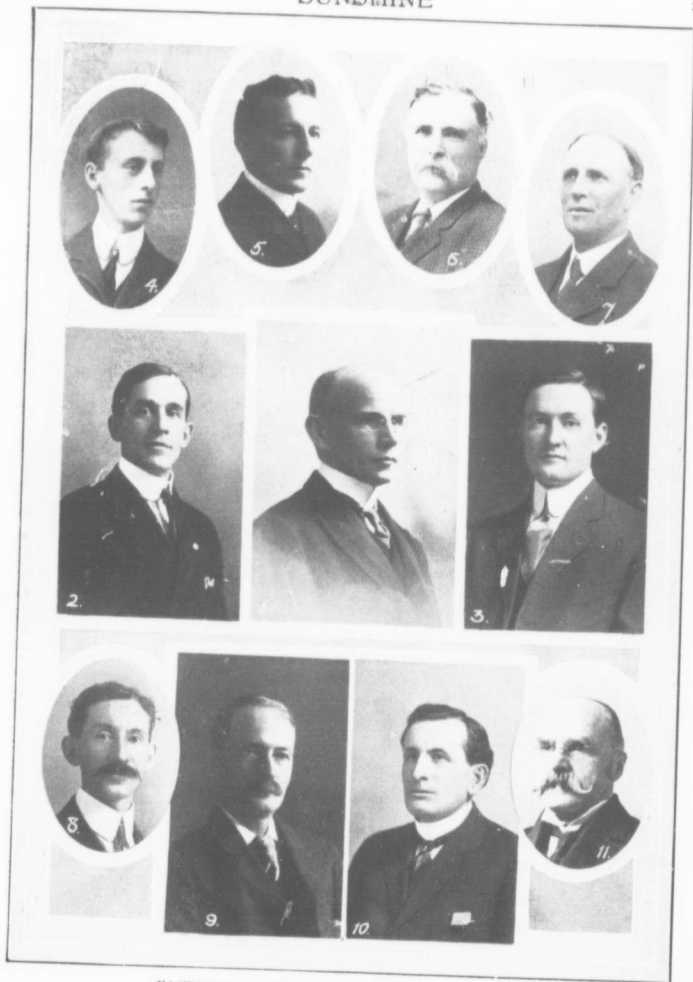
All the main railway lines run through the Townships: C.P.R., G.T.R., I.C.R., Q.C.R., B. & M. and Maine Central—so that communication between the main business centres and from these to the chief cities of the Dominion and the United States is both regular and rapid. Some 800 miles of railroad track link up local towns. Among these are such cities and towns as Sherbrooke, Farnham, Granby, Thetford Mines, Richmond, Lake Megantic, Magog, Victoriaville, Waterville, Coaticook and St. Johns, (which while not strictly in the Eastern Townships is connected with the E. T. District of the Sun Life for assurance purposes).

One of the trunk highways projected by the provincial government runs from Quebec to Sherbrooke and from there to the U. S. border at Stanstead. This road will be completed in 1913, and a large number of U. S. autoists are expected to visit the district.

Every city and town has its Board of Trade or Chamber of Commerce, made up of active, progressive and prominent citizens and these, during the past year, formed a federated board for joint action touching affairs of common interest. In immigration matters they are particularly active, and have secured from the Federal and Provincial Governments concessions in the way of special literature, employment bureaus and officers and agent lecturers to visit the old country, while the Agent General of the Province in London, England, is an old Townships boy, the Hon. P. Pelletier, an old policyholder in the Sun Life.

Educational, religious, moral and social matters are well looked after. Churches are plentiful. Sherbrooke is the cathedral town of Monsignor LaRoque, Bishop of Sherbrooke, while churches for all other denominations are to be found everywhere. Universities, colleges, seminaries, high schools and public schools abound, and vigorous measures are being adopted to raise the salaries of all teachers to an adequate amount, while in many rural sections consolidated schools with free transportation are being established.

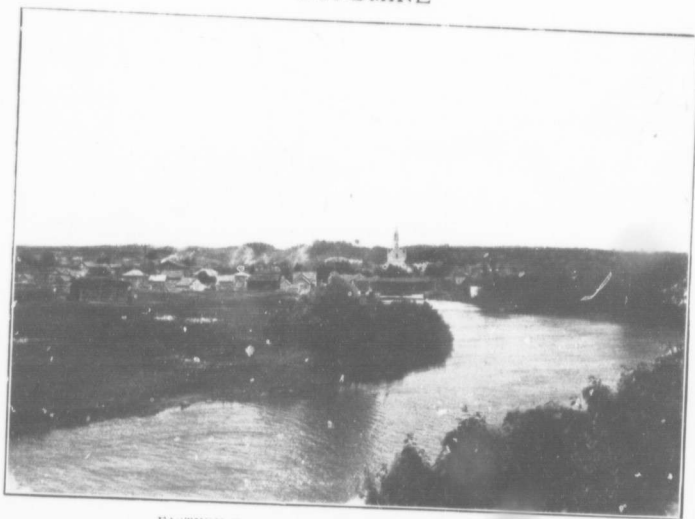
I consider the two agents who got me to assure my life for £1,000 and £2,000 many years ago the best friends I ever had.—C. H., London.



EASTERN TOWNSHIPS' OFFICE AND AGENCY STAFF.

1. THOS. J. PARKES, Manager.
2. DONALD S. C. MACINTYRE, Cashier.
3. J. E. DRENNAN, Cookshire, Agent.
4. D. H. PEPIN, Magog, Agent.
5. R. C. MCFADDEN, Lennoxville, Agent.
6. CHAS. H. WALSH, Tingwick, Agent.
7. GEO. CUNNINGHAM, Magog, Special Representative.
8. A. T. ELDER, Farnham, Special Representative.
9. F. A. KNOWLTON, Knowlton, Agent.
10. A. F. LAURIE, Sherbrooke, Special Representative.
11. C. H. DUBERGER, Sherbrooke, Special Representative.

Each of these men is entitled to write "C.L.U." Que., after his name.



EASTERN TOWNSHIPS VIEWS.—COATICOOK AND RIVER.

Mr. Thos. J. Parkes.

Few men are better known throughout the Eastern Townships than Mr. Thos. J. Parkes, the District Manager for the Sun Life Assurance Company.

Mr. Parkes has been in the life assurance business for only a little over a decade, but in that brief space he has been very successful.

It was in 1902 that he wrote his first policy, being at that time employed in Montreal by a foreign company. Previously he had been in business on his own account. In 1904 he joined the Montreal city staff of the Sun Life, and showed such ability that four years later he was moved to Sherbrooke as manager for the Eastern Townships. Since taking over that agency, Mr. Parkes has turned in a good amount of business every year and his figures for 1912 are excellent.

Mr. Parkes has always had the interests of his profession close to his heart. He played a large part in the formation of the Life Underwriters' Association of Canada. Among others he represented the agents before the Royal Commission in 1906.

He is also an author of some repute. A close student of assurance, he has written a number of

interesting articles and books upon the subject. At the same time he has produced a number of poems on miscellaneous subjects, many of them serious, and some in a lighter vein.

Personally Mr. Parkes is a man of genial disposition, and held in the highest esteem by all those whom he comes in contact with from end to end of the Eastern Townships.



My Partner's Widow.

We were partners twelve years, lacking a month and a few days. We started without capital and all that we earned over living expenses went into the business. My partner was the outside man and I the inside man. He knew his end of the business and I knew mine, and neither the other's. We were an ideal team and were just beginning to make big money.

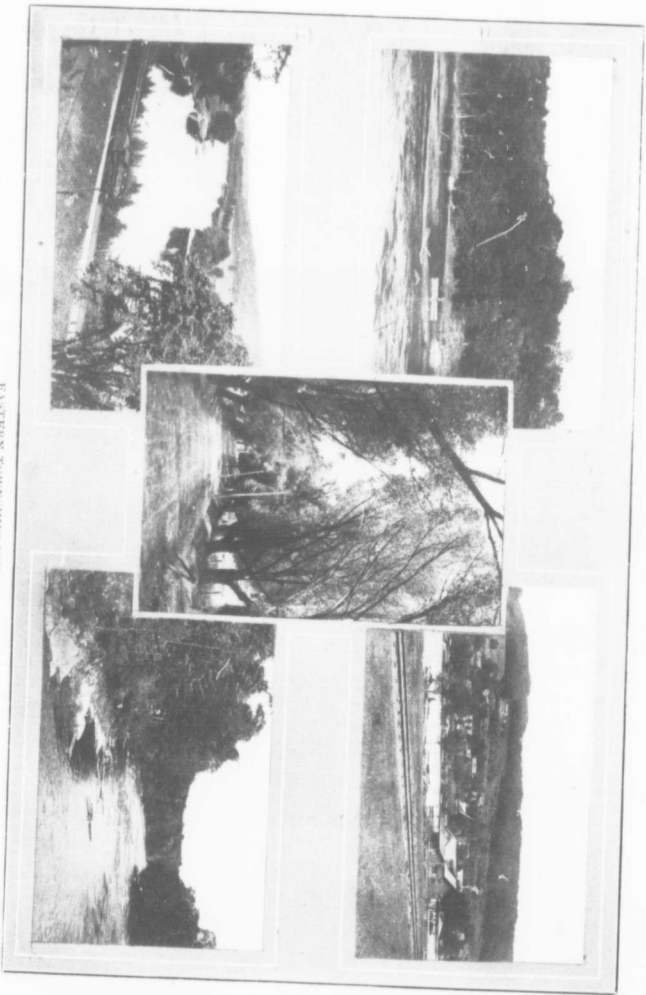
One day my partner came into the office, said he was not feeling very well and would go home, but expected he would be all right next day. In a week he was dead.

Shortly after the funeral I called upon my partner's widow to talk over the situation. She had evidently been getting advice from relatives.

Hamm of the Black Hills.
 A. St. Francis River Valley view from our heritage's residence.

EASTERN TOWN-SHIPS VIEWS
 Willowdale, Lemoxville.

North Hatley, the American Colony.
 Magog River "ranches".



who, knowing nothing about our affairs, felt competent to advise her.

My partner and I had each been drawing \$1,500 a year, all that the business could safely spare. My partner's widow said she would like to sell out her interest and she thought she ought to get \$10,000. She was willing to give me time to raise the money.

I explained to her that it was impossible for me to pay any such sum. That our entire plant and stock was not worth \$2,000 and that whatever value the business had was dependent upon the joint efforts of her late husband and myself. Without my late partner I was very doubtful if I could continue the business.

Suspicion as well as disappointment was at once manifested by my partner's widow, and she made me understand very plainly that she had been warned that her husband's partner might try to take advantage of her.

We came to no agreement at this interview except that she would wait awhile until some definite arrangement could be made.

I was compelled to hire a man to fill the place my partner had left vacant, and to pay him a salary of \$40 a week. In about two weeks my partner's widow came to the office. She said she was surprised that I had not sent her any money, that she could not understand why she had not received the \$30 a week that her husband had been drawing until his death.

I tried to explain to her that I could not pay her \$30 a week and also pay a man \$40 a week for doing the work her husband formerly did. That I had cut my own compensation down to \$20 a week to provide for the extra expense, trusting in time I might bring the business to a position where both she and I could be sure of a steady and substantial income.

I failed utterly to convince her that she was not entitled to draw the same weekly compensation that her husband had received, or that I had a right to pay myself any salary unless she received an equal amount, she owning a half interest in the business.

She left me without any doubt in her mind that I had set out to cheat her. That she had lost all confidence in me was soon evidenced by a demand from her legal representative that I buy out her interest at a price satisfactory to her or prepare for a liquidation of the business.

Unable to obtain financial assistance I consented to a public sale of plant, stock, good will and everything and after the lawyers were paid there was nine hundred and forty-three dollars and thirteen cents (the cents for good luck)

to divide up between myself and my partner's widow.

I am now keeping books at fifteen dollars a week and my partner's widow is keeping boarders.

I understand there is partnership assurance, but my partner and I did not know it.



How the Lady Voted.

Dr. Lyman Abbott tells this woman suffrage story.

"I had heard a lot about the success of woman suffrage in Australia; so, meeting an Australian woman one day, I asked: 'How did you vote, madam, at the last election?' The Australian woman answered with a simper: 'In my mauve pannier gown, sir, with a large mauve hat trimmed with mauve ospreys.'"



Might as Well Save the Trouble.

The wealthy old lady was very ill and sent for her lawyer to make her will. "I wish to explain to you," she said weakly, "about disposing of my property."

The lawyer was sympathetic. "There, there, don't worry about it," he said soothingly; "just leave it to me."

"Oh, well," said the old lady resignedly, "I suppose I might as well. You'll get it anyway."



Not Just What She Meant.

The lady had just been introduced to her partner at a holiday dance and was talking to him vivaciously. "Tell me," she said, "who is that terribly homely man over there?"

The gentleman looked. "That," he said ponderously, "is my brother."

"Oh!" gasped the lady in horrified amazement. "Pardon me. Really, I hadn't noticed the resemblance."

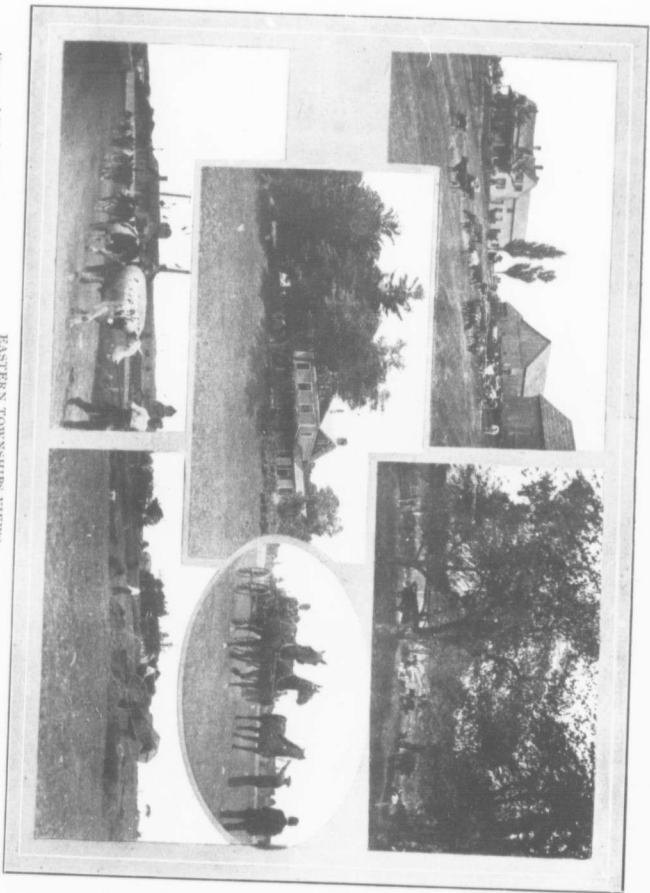


The Retort Supreme.

Curran the great Irish advocate, was a wit of the first order. The story is told of him that he was riding one day with Norbury, known to fame as "the hanging Judge," and the pair passed close to a gallows.

Lord Norbury pointed to it and said, "Curran, if the gallows had its due, where would you be?"

"*Riding alone*, my Lord," was the immediate reply.



EASTERN TOWNSHIPS VIEWS.

Farm and Herd of W. S. Armitage, Esq., Sherbrooke.

"Sleepy Hollow," Sherbrooke, residence of W. A. Hale, Esq.
Prize Cattle, Great Eastern Exhibition, Sherbrooke.

"Blue Ribbon," team, "Fred, Muscoric," "Prize Royal," Roadsters, of
W. S. Armitage, Esq., Vice-president Sherbrooke Agricultural Society.

Sheep Scene, Lennoxville.
Hay-making, Eastern Townships.



EASTERN TOWNSHIP'S VIEWS.—BELOW MAGOG RIVER DAM, SHERBROOKE.

Liberal Treatment.

FRUITLANDS, Kamloops, B.C., Nov. 7th, 1912.
JOHN H. POFF, Esq.

Vancouver, B.C.

Dear Sir,—Yours of 30th October safely received, and after careful consideration I have decided to accept the second option (2nd). I am very much obliged and pleased with the liberal way the Company treats us.

I was assured in the ——— Life Assurance Company and they were not nearly as liberal as your Company.

J. T. MAYNARD.

Thinks Assurance a Duty.

WATERLOO, Que., Dec. 7th, 1912.
THOS. J. PARKES, Esq.,

Sherbrooke.

Dear Sir,—I desire to express my thanks to the Sun Life Assurance Company through you.

Twenty years ago I took out a twenty-year Endowment policy in your Company for \$2,000 and profits. This expired on the 1st December (this present month) and to-day, the 7th, I am happy to say, I received your cheque for \$2,574.

I wish to say further that my family have been protected all these years.

I cannot say too much in praise of your treatment. It is better than I expected.

I really do not believe that any man does right to himself, his wife or children if he does not provide for them with life assurance.

You will kindly convey my thanks and appreciation to your Company for the treatment they have accorded me.

Yours very truly,

(Signed) L. D. WALLACE.

A French-Canadian Appreciation.

D'ISRAËLI, Qué., 18 Janvier, 1912.

M. THOS. J. PARKES,

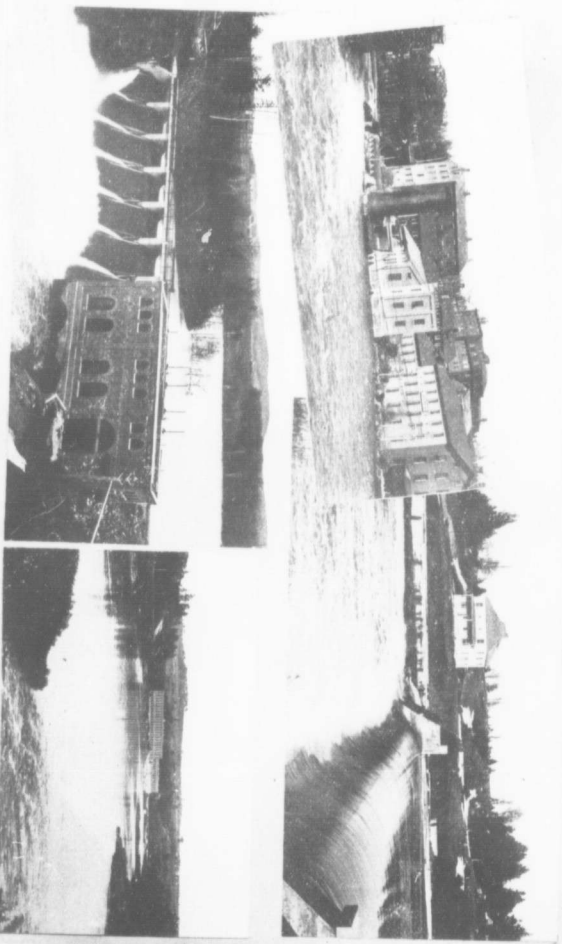
Gérent du District,

"Sun Life of Canada."

Monsieur,—J'ai reçu, aujourd'hui même, un cheque en règlement de la police d'assurance à vie 20 paiements que j'avais prise dans votre compagnie en 1898 et je désire vous remercier pour ce prompt règlement.

Je suis très satisfait parceque ma vie a été assurée pendant 20 ans à un taux très modéré. La Compagnie m'a payé cette année près de 20 pour cent de plus que je lui ai payé.

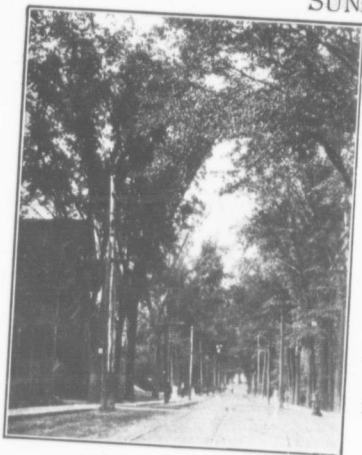
Le placement de mon argent m'a rapporté, déduction faite d'une somme raisonnable pour



EASTERN TOWNSHIPS VIEWS.

Sherbrooke Railway & Power Co.'s Power House and Stand Pipe.
 Magog River, Sherbrooke.
 Sherbrooke City. "Drop Off" Dam, Magog River, Sherbrooke.

Sherbrooke City. "Trimmond Power Dam," on the Magog River.
 Foundation Textile Mills, Magog.



Dufferin Avenue, Sherbrooke.

le coût de l'assurance, un montant égal à la balance des primes payées, au taux de 6 pour cent, intérêt composé.

J'ai remplacé mon contrat en prenant une autre police d'assurance dans votre Compagnie, ayant acquis la certitude que votre Compagnie est une Compagnie sûre, progressive et administrée avec grande économie.

Je demeure, cher monsieur,

Votre bien dévoué,

(Signé) JOSEPH PARENT.

Result of Nonforfeiture Clause.

SHERBROOKE, Que., 14th October, 1913.

Mr. THOS. J. PARKES,

Sun Life of Canada,

Sherbrooke, Que.

Policy No. 69569—Mr. J. P. Pothier.

Dear Sir,—Accept my thanks for your cheque dated October 12th, received in settlement of the claim under the above policy on the life of the late Mr. J. P. Pothier. I wish to thank you for the prompt settlement of this matter, as the papers were only completed on the 8th of October and the cheque is dated October 12th.

I also wish to remark what a valuable feature your automatic nonforfeiture clause is, because through some oversight the premiums on this policy had not been paid for two years and by the above clause it was kept in force and consequently the claim has now been paid.

Again thanking you,

Yours truly,

(Signed) G. D. DE LOTTINVILLE,
Atty. for Mrs. P. Pothier.

What a Lawyer Thinks.

SWEETSBURG, Que., 14th October, 1913.

THOS. J. PARKES, Esq.,

District Manager, Sun Life Assur. Co.,
Sherbrooke, Que.

Dear Sir,—I have your letter of the 11th inst. concerning my policy No. 37096, which will be payable the 1st November next.

I must tell you at once that I am satisfied with the results; I did not expect any more and even a little less.

On account of circumstances I will optate for a final cash settlement.

In all my dealings which I have had with the Sun Life for twenty years I am well pleased with the manner in which I have been treated.

Yours truly,

(Signed) F. X. A. GIROUX.

The Curé's Opinion.

COATICOOK, Q., 4 juin 1912.

Mr. THOS. J. PARKES, Gèrent,

Sun Life Assurance Company,
Sherbrooke.

Monsieur,—J'accuse réception du cheque de \$1,260.10 que vous m'avez adressé ce matin.

C'est le fruit d'une police d'assurance a 20 ans dans votre excellente compagnie. Je vous remercie. Je vous félicite de la diligence que vous avez apporté a faire ce beau paiement. Je souhaite que nos jeunes gens suivent mon exemple et prennent dans la "Sun Life" chacun une police a 20 ou 15 ans.

Je demeure, Monsieur,

Votre tout dévoué,

(Signé) F. N. SEGUIN, Curé.

Satisfied.

HOBSON & COMPANY, LIMITED,

Financial and Insurance Agents,

436 Hastings Street West,

VANCOUVER, B.C., 21st March, 1911.

Mr. THOS. J. PARKES, District Manager,

Sun Life Assurance Company of Canada,
Sherbrooke, Que.

Re Policy No. 31844.

Dear Sir,—Accept my thanks for cheque settling the above 20-year Endowment policy. This settlement looks good to me. I have had returned to me all my deposits with the Company with over 3 per cent. interest, compounded yearly, and my assurance for 20 years has cost me nothing. Or if I had taken another option, seven-eighths of my money would have been returned to me and paid assurance for the original amount of the policy for the rest of my life with future profits.

It is small wonder you have so many satisfied policyholders, among whom I am,

Yours truly,

(Signed) G. H. L. HOBSON.

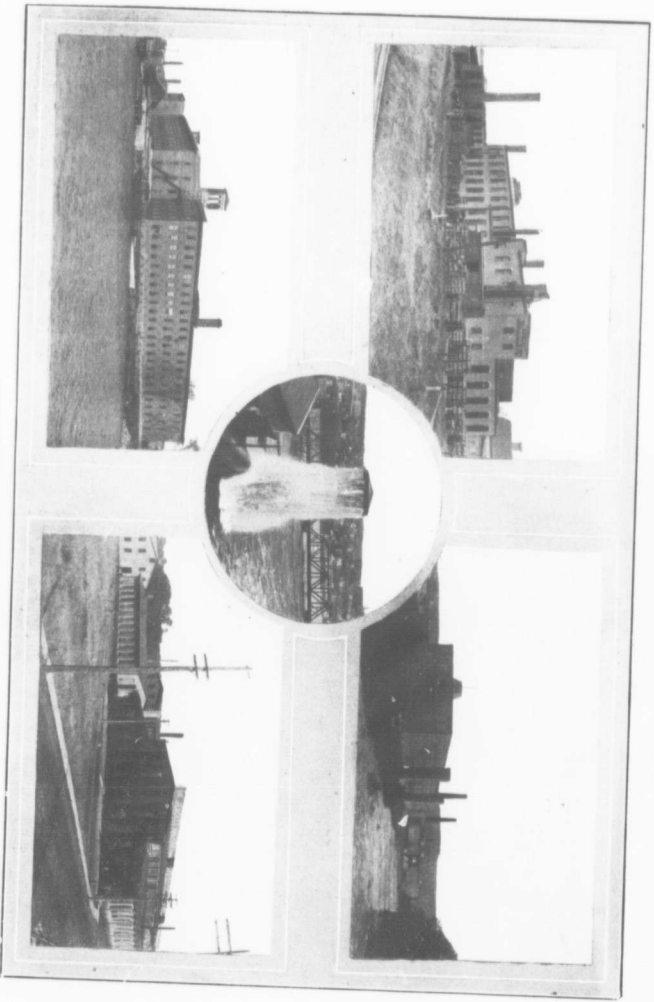
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R. N. T. Fairbanks Co.'s Scale Works,
 The Eaton Woolen Mills, Sherbrooke.

S. S. R. & Power Co. Stand Pipe, when the Magog River is in "Spate."

EASTERN TOWNSHIPS VIEWS.

Dominion Textile Print Works, Magog,
 The Jencks Machine Works, Sherbrooke.



Sun Life Assurance Company of Canada

The Results for 1912

Assets

Assets as at 31st December, 1912	\$49,605,616.49
Increase over 1911	5,704,730.51

Income

Cash Income from Premiums, Interest, Rents, etc., in 1912	12,333,081.60
Increase over 1911	1,775,746.08

Surplus

Surplus distributed to policyholders entitled to participate in 1912	691,975.84
Added to Surplus during 1912	614,008.09
Surplus earned in 1912	\$1,305,983.93
Total Surplus 31st December, 1912, over all liabilities and capital	\$5,331,081.82

(According to the Company's Standard, viz., for assurances, the Om. (5) Table, with 3½ and 3 per cent. interest, and, for annuities the B. O. Select Annuity Tables, with 3½ per cent. interest).

Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1912	4,732,463.29
Payments to policyholders since organization	34,402,734.66

Assurances Issued during 1912

Assurances issued and paid for in cash during 1912	30,814,409.64
Increase over 1911	4,377,628.45

Business in Force

Life Assurances in force 31st December, 1912	182,732,420.00
Increase over 1911	18,160,347.00

The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1892	1,108,680.43	3,403,700.88	23,901,047.00
1902	3,561,509.34	13,480,272.88	67,181,602.00
1912	12,333,081.60	49,605,616.49	182,732,420.00