

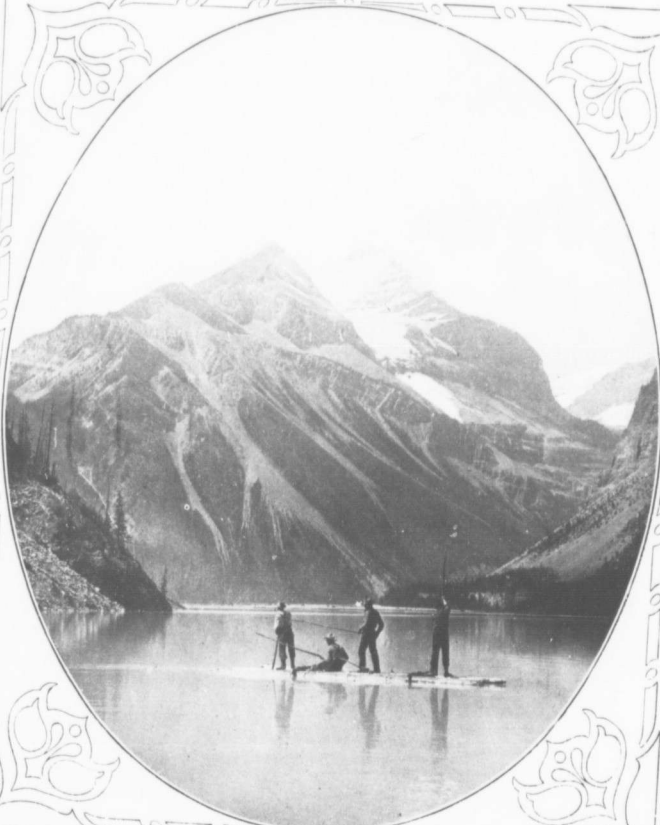
VIEWS ALONG THE LINE OF THE GRAND TRUNK PACIFIC RY.

SUNSHINE

Vol. XVII.
No. 2

MONTREAL

FEBRUARY
1912



LAKE HELENA, CANADIAN ROCKIES.

(All the views in this number are along the line of the Grand Trunk Pacific Railway).

SUNSHINE

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

A. M. MACKAY, *Editor.*

February 1912						
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HEAD OFFICE BUILDINGS

SUN LIFE ASSURANCE COMPANY OF CANADA.

DIRECTORS:

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President.

S. H. EWING,
Vice-President.

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HOB. RAUL DANDURAND.
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E. A. MACNUTT,
TREASURER.

FREDERICK G. COPE,
ASSISTANT SECRETARY AND
SUPERINTENDENT OF AGENCIES.

Nineteen Eleven.

We direct our readers' attention to the statement of the Company's operations during 1911, which is given on the back page of this issue.

This Company has, in years gone by, shown many remarkable exhibits of growth, but we think we are safe in saying that never was there a year the equal of 1911. It is truly a fulfilment of the old adage "Nothing succeeds like success." This great record came to the Company in the ordinary channels of business. No extra effort was put forth; it is but the result of good organization and careful management.

We will not enter into the figures, but we commend the statement to the careful study of all who are in any way interested in the Company, and whether a policyholder or not, the figures will nevertheless have significance.

Paying the Premium.

Life assurance managers count among their duties that call for much work and worry the collecting of the policy premiums from policyholders who are tardy in their payments.

Their work could be made much easier if policyholders would interest themselves enough to answer correspondence and give a gleam of encouragement. But in many cases many letters are sent out to a policyholder before any reply is received.

One of the most hopeless of tasks is a one-sided correspondence.

There cannot be any reasonable excuse for the dilatory manner in which policyholders treat a matter that should be of financial interest to them. The policyholder has greater financial interests at stake than the Company can possibly have, but he evidently does not appreciate it.

Want of preparation for the payment of the premium is no doubt the chief cause of non-payment. The policyholder with any knowledge of business requirements must surely have noted when the annual premium payment is due, and if things are arranged well in advance, the difficulties regarding payment would be lessened.

No blame can be attached to the companies in the matter. Some weeks previous to the due date of the premium a notice is sent to the policyholder, and if payment is not made, a second or "final" notice is sent out. This is the practice of this Company. The Company is not required to do this, but do it as a matter of courtesy to remind the policyholder of his part of the contract—the annual premium payment—entered into when the application for assurance was given to the Company.

A policyholder is a loser in many ways when he allows his policy to lapse. His assurance will cost him more if he ever takes another policy, and he may through sickness or some physical defect be unable to pass muster on medical examination another time.

When application was made for the policy in the first instance the need for it must have existed—either a dependent wife and family or business interests. In the very nature of things that need quite likely increased with the months, and has become greater. So the importance and value of the protec-

tion given by the policy is greater to-day than ever.

Too many policyholders do not take the trouble to comprehend the real value of the contract they enter into with a life company.

They do not understand it.

The agent who closed the transaction said so and so and that ends it with the policyholder. While this is very complimentary to the life agent, it is not good business practice.

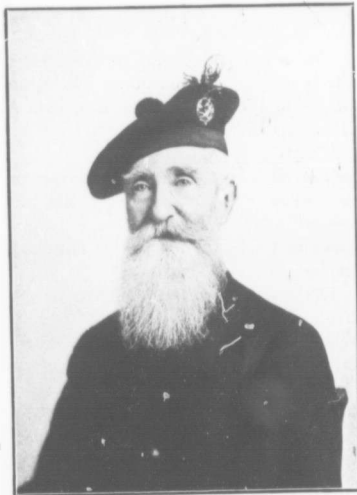
Every policyholder should familiarize himself with every clause in his policy, for it is a far-reaching and most important contract.

No agent can do this for the policyholder, he should do it for himself.

We are reminded of the reply given to us by a holder of a policy in a Canadian company to the query, "What kind of a policy he held?" His reply was, "My policy requires me to pay the company so much each year for twenty years, and at the end of twenty years some devilish thing happens I don't know what it is!" This is, in too many cases, about all the knowledge policyholders have of their policy contracts. A strange thing, however, with this policyholder, even with such scant knowledge of what his policy did for him, he paid his premiums.

A life assurance policy is an important document, dealing with the future financial condition of a man's family and estate, and should be thoroughly understood. Fewer lapses of policies would, we are sure, be chronicled if policyholders would give the care to this contract that they give to others of much less importance.

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



Mr. William Grant, Ottawa.

" He comes frae the far far north,
Away ayont th' Firth o' Forth
His hair is o' a sandy hue
And on his heid a bonnet blue."

Twelve years beyond the chloroform stage and a leader among scores of young men, is Mr. William Grant's record. In the month of December he handed in to the Sun Life of Canada business amounting to seventy-eight thousand dollars, making a record for any one month's business in the Ottawa agency.—Nae bad for a seventy-two year old laddie.

Mr. Grant does not do this every month, but he does something. He came to this Company in January, 1883, nearly a quarter of a century ago. When he joined the Company it was not the giant it is to-day. Its income then was a little over half a million dollars; to-day it is over ten and a half millions. The assets then were not quite two millions; to-day the Company has assets amounting to nearly forty-four millions. The life assurances in force then amounted to about twelve millions of dollars; to-day the amount is over one hundred and sixty-four millions. So Mr. Grant has been a

partner in this wonderful progress, and no one appreciates it more than he does.

Mr. Grant when in a reminiscent mood can tell some interesting things that happened in his lifetime. When the Prince of Wales, afterwards King Edward VII., visited Canada in 1860, Mr. Grant, who is an expert penman, engrossed an address that was presented to the Prince. In 1861 he helped to bring peace, with a musket on his shoulder, in defending his adopted country during the "Trent affair" unpleasantness; and all along the line Mr. Grant was always in evidence and he still keeps in the front. An enthusiastic Scot,—born up among the heather in Dingwall, Ross-shire, he keeps his native country ever fresh in his memory, and St. Andrew's Society, Sons of Scotland, and all societies having a Scottish flavour have his sympathy and support.

No more popular representative is in the Company's service, and all are rejoiced that Mr. Grant is meeting with such splendid success, and all wish he may keep agoing for many years yet.

The Best Asset.

Thornton Chase.

First of all—Safety: An asset which is reliable and permanent; not fluctuating, not subject to the rise and fall of markets or external conditions.

Second: An income producing asset; not idle, but working constantly.

Third: A growing asset, which steadily increases in value.

Fourth: A convertible asset, which can be sold for cash or used at any time as collateral to borrow money.

Fifth: An inexpensive asset, free from any expenses of carrying, costing nothing beyond its purchase price.

Sixth: A self-sustaining asset, requiring no support, no care or watchfulness.

Seventh: A burglar-proof asset, which cannot be stolen, damaged nor destroyed.

Eighth: A hard-times asset, which offers its highest value in the time of greatest need.

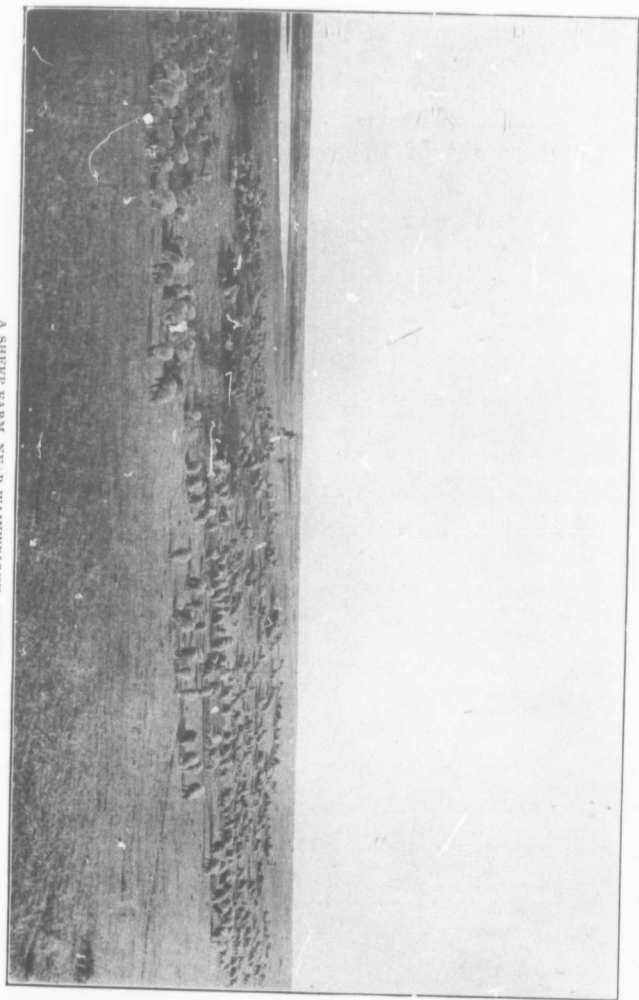
Where can you find such an asset? Even government bonds will not fill these requirements. There is one thing that meets them all.

THE BEST ASSET

A Paid-Up Life Assurance Policy.

Assurances Issued during 1911

Assurances issued and paid for in cash during 1911	\$26,436,781.19
Increase over 1910	2,924,403.38



A SHEEP FARM, NEAR WAINWRIGHT, ALBERTA.

The Man at the Head of the Grand Trunk Pacific.

(In connection with the illustrations we are giving this month of scenes along the line of the Grand Trunk Pacific, it is quite in order to say something about the man who is at the head of this great enterprise. We give below an article which recently appeared in "Opportunities," by Martin H. Edwards, which is very interesting; we hope that the reading of it may be an incentive to young men to climb the ladder of success.—EDITOR.)

In the beginning of big business in railway history, a big man named Talmage was made vice-president and general manager of the Gould lines, with headquarters in the offices of the Wabash road, at St. Louis. Mr. Talmage wanted a young man for the post of confidential secretary. He had his own way of choosing assistants. Down in the passenger department all the clerks were young. He went there to look them over, and found all but one either chatting or watching the clock. To this one he crossed, and asked the time. There was no answer. Leaning his hand on the desk, Mr. Talmage repeated the question. The clerk came out of his preoccupation and looked up with his pen in the air.

"I beg your pardon. Did you speak to me?"

"I merely asked the time. That was all," said Mr. Talmage.

The lad looked around three sides of the room, and finally found the clock on the fourth.

"Eleven-fifty," said he, and went on with his work.

"Thank you," said Mr. Talmage, and went away. Next morning the clerk who had to search for the clock was in the new place, at the big man's elbow. He grew up in association with this big railway man and others, and became a big man himself. Just now he is one of the very biggest.

His name is Charles Melville Hays. He is at the head of the Grand Trunk and Grand Trunk Pacific railways, a continuous line crossing Canada from ocean to ocean, through the greatest of all woodlands in the east, and opening in the west a new grain field more than a thousand miles wide, capable of feeding white bread to all the peoples of this earth.

The Grand Trunk Pacific was his concept and

is his creation. The spirit that possessed him that far-away morning when Mr. Talmage asked the time has moved him ever since. He is a dreamer of high dreams, with power to make his dreams come true. He has the genius of hard work.

In his room in the Grand Trunk building at Montreal there is no clock. Being human, he does not question the ultimate supremacy of time, but he gets all there is out of every hour as it goes, and has no toleration for a clock watcher.

"These people," he says, "know only two stations on the line—Sundown and Payday." The only admonition he ever bestows is "do a thing, and do it quick." To transport things is the whole purpose of a railway, and transportation cannot wait. Things have to be "done quick."

Mr. Hays has been doing them that way all his life. Otherwise he never could have done so much. But nothing he does is unconsidered. He has the gift of prompt perception, and the instinct to act swiftly upon what he perceives. How much this co-ordination has had to do with his long career as a creative and constructive force in railways is a minor question, since it would involve no more than the training of qualities that were themselves inborn and not acquired. But the power is there, and never fails. It is nowise in conflict with his own statement of what he believes to be the most valuable asset a railway man can have: "The genius of railroading lies in patience; in the ability to see and hear all sides of a subject or a controversy, and then explain why you can't do what the other fellow wants."

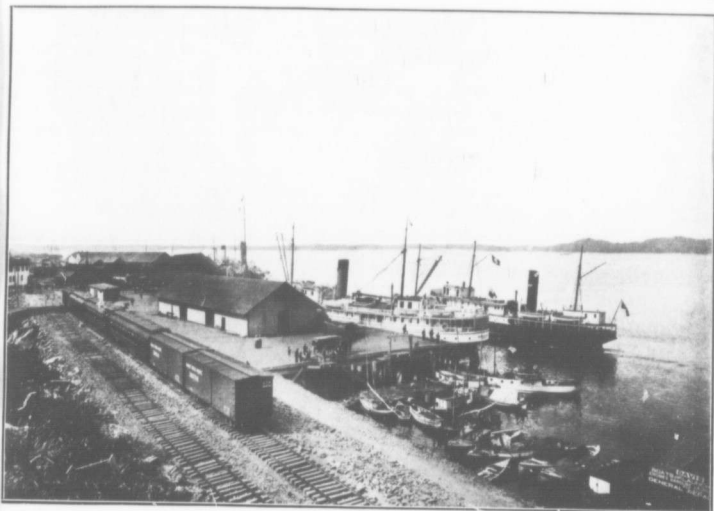
His engagement with Mr. Talmage brought him into the difficult labor of reorganizing the decrepit Wabash system. He was not long confined to mere secretarial labors. Talmage was one of the keenest traffic men of that day. Within a very little time he had discovered in his young assistant a genius of his own kind, and promptly set him about tasks respondent to his gifts. A year or so later one of the big men from New York was going over the line in a discouraged state of mind, and met Hays.

"You are a bright young man, Mr. Hays," said he, "but you never will live to see this tangle straightened out."

That bodeful prophecy was reversed in the

Income

Cash Income from Premiums, Interest, Rents, etc., in 1911.....	\$10,557,335.52
Increase over 1910	981,881.58



PRINCE RUPERT DOCK. THE PACIFIC TERMINUS OF THE GRAND TRUNK PACIFIC.



TYPES OF DWELLINGS AT PRINCE RUPERT, THE NEW CITY ON THE PACIFIC.

event, for his thirty-seventh year found the "bright young man" vice-president and general manager of a rehabilitated and profitable Wabash system.

Before his fortieth year he had taken up another hopeless looking job. He had resigned from the Wabash and accepted a five years' contract with the old Grand Trunk, as general manager. He found the property almost in the article of death, dilapidated and under equipped, managed from London by cumbersome, antiquated methods, and heavily in debt. Within the contract term he had completely reconstituted it, wiped out a costly and obstructive working organization, put an effective one in its place, and brought the line up to the American standard of equipment and service. At its close, he assumed direction of the Southern Pacific, and the way that happened is a little story by itself.

Collis P. Huntington had only recently passed away. The Harriman interest had begun to rise in power, and a new head was needed for the great rail empire Harriman was building. The achievements of Mr. Hays with the Grand Trunk indicated him as the man for the place, but he knew nothing about that. He was going down Wall street one day early in 1901 when someone stopped him with a hand on his shoulder. He turned, and recognized a Southern Pacific director.

"We have been trying to locate you, Mr. Hays," said this gentleman. "You have just been elected president of the Southern Pacific to succeed Mr. Huntington."

Mr. Hays briefly expressed his willingness, and went on about his errand.

Sixty days later, Mr. Harriman had secured control of that system. The twain could not agree. Mr. Harriman's operations were not in tune with the doctrine that a railway should be run by a railway man by the light of his own experience and knowledge, and to that doctrine Mr. Hays firmly adhered. There was disagreement, and Hays resigned before the year was out.

As soon as this was made known, the Grand Trunk directors got together and by unanimous vote elected him vice-president and general manager.

"I accept," said Mr. Hays.

On January 1, 1902, he took up his new duties. There was no ceremony. He simply went to work. He had planned the road to the Pacific, and to that project he applied his energies at once. Then and there began the rise of the system to its present colossal proportions, and the working out of his dream to span the continent and gridiron Western Canada with branch lines. For almost two years now he has been president, the first American to hold that position.

Few men have had either the imagination to conceive or the ability to do so vast a thing, involving an outlay so enormous. But it is practically done. Another year or so will see through trains from Moncton and Montreal running into Prince Rupert, the new Pacific port that has been created by the company, 560 miles north of Vancouver, and 1,500 miles nearer to Tokio by sea than San Francisco is.

Mr. Hays is now in his fifty-fifth year, rugged and hale, with many more useful years before him. Into thirty-eight of those he has lived through, he has crowded more than would be satisfactory life work for a good half dozen unusual men. He has kept his health by following the simple rule of never riding or driving when he can walk. The foretime presidents of the Grand Trunk drove in state to their offices, with footmen to open the carriage doors. Mr. Hays foots it. He does not own even a motor car.

Memory recalls one other great man who gave such a reply as Mr. Hays would give to a man who asked how he contrived to get through so much work. That was Sir Walter Raleigh. "When I have a thing to do," said Sir Walter, "I go and do it."



The Young Man and His Life Assurance.

Every young man should have a desire to carry all the assurance he can pay for, and the truth of this statement is shown in part by the fact that it is the young men who are assuring. They know what is best. There are more men under thirty who apply for policies than there are over that age.

The chief reason for this is that the necessity for protection is greater and the cost of assurance is less.

Assets

Assets as at 31st December, 1911	\$43,900,885.98
Increase over 1910	5,736,095.61

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JUNCTION OF THE BULKLEY AND SKEENA RIVERS, CENTRAL BRITISH COLUMBIA.

The newly married man, with his increasing responsibilities must meet them with the aid of assurance.

The unmarried man takes the assurance in his youth because it costs less, and he knows he must have it sooner or later. He considers it a property, an investment. It will serve him in many ways and will assist him oftentimes materially in a business way.

A policy in a good company is a recommendation for a young man, a definite asset.

It means something.—R. F. P.



More Work.

Stubb—"What's the trouble, old chap? You look angry enough to fight."

Penn—"Oh, I'm sizzling. It took me an hour to button up my wife's waist in the back, and when I told her a joke and she laughed so much the buttons all flew open. What's the use of telling a woman a joke, anyhow.—Chicago News.

Victorious Even Unto Death.

As most of us know, P. T. Barnum died but a few months after his competitor in the "show" business, Adam Forepaugh.

When Barnum arrived at the pearly gates he was welcomed by Forepaugh, who exclaimed exultingly: "Well, Pete, I got ahead of you *this time*?"

P. T. did not answer, but smiled as he pointed to a large bill posted near the main entrance. It read:

"Wait for Barnum—Coming Soon."—W. E. P. in Success.



It Is Sometimes So.

Among applicants for service as a general housemaid in a Pittsburg family was a raw-boned Irish girl of rather forbidding aspect:

"Do you love children?" asked the mistress of the house, when satisfied that the girl would suit with respect to most requirements.

"Well, mum," responded the Celt, with a grim smile, "that all depends on the wages."—Sunday Magazine.

Trusteeship.

From the American Exchange and Review,
Philadelphia, Pa.

It is probably a daily occurrence in the business experience of many men that they draw up contracts for the performance of certain obligations. With what care and precision these are executed so as to assure their fulfilment even though this be within the near future. If, in anywise, the party of the second part to the contract attempts to evade its terms, the party of the first part is on hand to offer his testimony and to use every personal effort to thwart such attempts. With how much greater care and foresight should a man become a party to an agreement which is only to be carried out when he has departed this life and is thus unable to give his personal testimony no matter what subterfuges the other party to the agreement may use to escape liability.

Again, a business contract involves the possible loss of a given sum of money, which the man, being still alive, may by perseverance and energy regain. But the loss of the amount of a life assurance policy may impoverish his dear ones and cause misery to others, the provider for whom is unable to assist in the slightest degree.

The man who contracts with the Sun Life of Canada need have no fear for those he leaves behind him, for this Company issues an unconditional policy as proof of its desire to deal fairly with its policyholders and to avoid all legal disputes and phrases in its policy susceptible of ambiguous construction. Furthermore, it is financially strong and through its long career has established for itself a reputation for upright, honest and liberal treatment of its policyholders.

What a Title Costs.

To become a viscount in Britain costs £467 4s. 6d.; an earl, £573 12s.; a marquis, £691 12s.; while the individual whose unhappy lot it is to be created a duke has to plank down £809 12s.

in fees. These fees are made up by the grant of Royal Letters Patent, that is stamp duties, Crown and Home Office fees. The Crown Office swallows up just about half of the total amount of payments, stamp duties a trifle less, while the Home Office comes in for the remainder.

Considering the difference in social standing of a baronet and a baron, £60 or so does not seem a great deal extra to pay for this latter most coveted title. Altogether a baronage costs £360 17s., £150 12s. for stamp duty, £179 10s. for Crown Office fees, and £30 15s. for Home Office fees.

Dukes, marquises, earls and viscounts have to purchase their own robes and coronets, which run into large sums. Then there is £10 to go for armorial bearings, £1 every year for the license, and £2 2s. for the use of them upon a carriage, more is wanted upon note paper. This businesslike proceeding of the State (though quite legitimate) has been ruefully declared to come very near taking the gilt off the coronet. £900 has to be paid by an Archbishop of York before he is enthroned.—J. M'K. in the Scottish American.

More Than I Expected.

TORONTO, Ont., Oct. 3rd, 1911.

SUN LIFE ASSURANCE COMPANY,
Toronto.

Dear Sirs,—I am in receipt of your communication of recent date enclosing notice of dividend on policy No. 89523. This dividend amounts to \$158.65, and is entirely satisfactory. It is more than I expected to receive and equals 22 per cent. of the premiums paid for the last five years. I am exceedingly well pleased.

Yours faithfully,

R. J. STUART.

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

Surplus

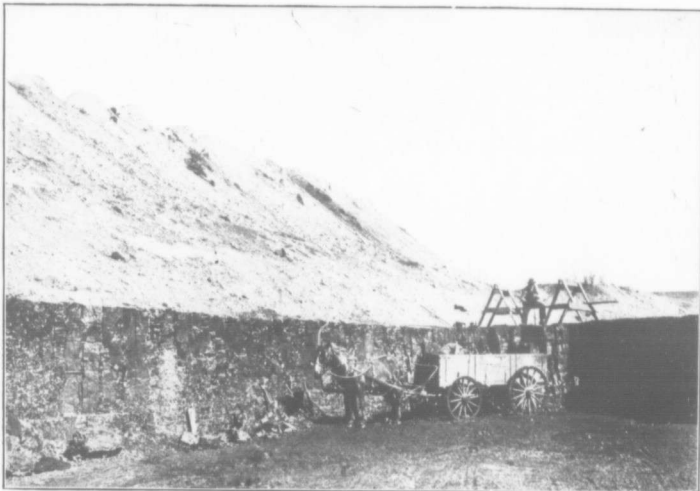
Surplus distributed to policyholders entitled to participate in 1911.	\$479,126.83
Added to Surplus during 1911	764,636.19
Surplus earned in 1911	\$1,243,763.02
Total Surplus 31st December, 1911, over all liabilities and capital according to the Company's Standard, viz., for assurances, the Om. (5) Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest	\$4,717,073.73



THE TOWN OF WAINWRIGHT, ALBERTA, MAY 1911.



THE ATHABASKA RIVER, FROM FITZHUGH, ALBERTA.



A COAL MINE AT TOFIELD, ALBERTA.—The seam is on the surface, making mining easy.

President Lowell's Tale.

While addressing the Boston Harvard Club at its second annual dinner the other night on the need of colleges, like individuals, correcting their own failings before calling attention to those of others, President Lowell told the following story as an illustration :

An American travelling from Liverpool to London last summer found himself in a first-class, non-smoking compartment with a solitary Englishman for a fellow traveller. The American glanced at his companion, then pulled a cigar from his pocket, lit it and began to puff.

"This is a non-smoking," said the Englishman gruffly.

"I know it," pleasantly replied the American, and puffed on.

"You ought not to smoke," said the Englishman earnestly.

"That's what my doctor tells me."

"You'd better not smoke," warned the Englishman.

"That's what my friends tell me."

"You must not smoke," insisted the angry Briton.

"That's what my wife tells me," was the calm reply.

"Very well, I shall call the guard at the next stop and have you put out," was the English ultimatum.

As the train slowed up at a station a few miles further on, the Englishman rose and lumbered toward the window to carry out his threat, but the American was too quick for him and got his head out first.

"Guard!" he cried. "Guard! I want you to put this man out. He's riding in a first-class carriage on a second-class ticket."

The charge proved true, and the excited islander was ejected.

In London the American was telling the story to some of his friends, when one of them said: "Why, how did you dare to run such a risk as that? How did you know that he had a second-class ticket?"

"Well," drawled the American. "I saw the end of it sticking out of his pocket and it was just like mine."—Boston Journal.

Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1911. . . \$ 3,403,641.36
 Payments to policyholders since organization 29,670,271.37



HAZELTON, BRITISH COLUMBIA—A NEW AND GROWING WESTERN TOWN.



ON THE SKEENA RIVER, FROM THE NEWLY LAID RAILWAY TRACK.

Rejected Books That Won Fame.

There used to be an old superstition that a flash of lightning would turn milk sour. This is the sort of effect produced upon a young author by the rejection of a manuscript by a publisher. As the author becomes older, more successful, and more experienced, such rejections do not discourage him, and if he sighs at all on these occasions the sigh is one of commiseration for the publisher who cannot appreciate a really good thing when he sees it, says a writer in the Scrap Book.

The owner of a rejected manuscript is in good company, for many of the more celebrated works of literature have been summarily returned to their authors by unappreciative publishers.

Few books published in the United States have yielded to their publishers and authors larger returns than "Ben Hur," by the late Lew Wallace, and yet the manuscript had been rejected by nearly every first-class publisher in that country before it was finally accepted by the Harpers, to whom it was submitted for the second time.

"Rejected Addresses," by Horace and James Smith, was offered to Mr. Murray for twenty pounds, but was refused. A publisher, however, purchased it, and, after sixteen editions, Mr. Murray gave £131 for the right to issue a new edition. The total amount received by the authors was more than £1,000.

"Jane Eyre," by Charlotte Brontë, was, it is said, rejected by several publishers. This, however, is rather doubtful. We believe the manuscript was sent to Messrs. Smith, Elder & Co., in Cornhill, and there it remained for a long time, till a daughter of the publishers read it and recommended her father to publish it. The result is well known. It brought the author fame and money.

"Eöthen," by Mr. Kinglake, was offered to twenty different houses. All refused it. He then, in a fit of desperation, gave the manuscript to an obscure bookseller and found the expenses of publication himself. This also proved a success.

"Vanity Fair," that very clever work of Thackeray's, was written for Colburn's Magazine, but it was refused by the publishers as having no interest.

"The History of Ferdinand and Isabella," by Mr. Prescott, was rejected by two of the first publishers in London, and it ultimately appeared under the auspices of Mr. Bentley, who stated that it had more success than any book he had ever published.

The first volume of Hans Andersen's "Fairy Tales" was rejected by every publisher in Copenhagen. Andersen had then neither name or popularity, and published this exquisite book at his own expense, a proceeding which soon brought him into notoriety.

Miss Jane Austen's novels, models of writing at this day, at first met with no success. One of them, "Northanger Abbey," was purchased by a publisher in Bath for ten pounds, who, after paying this sum, was afraid to risk any further money in its publication, and it remained many years in his possession before he ventured upon the speculation, which to his surprise, turned out very profitable.

When the poet Gray's "Ode on Eton College" appeared but little notice was taken of it.

The poet Shelley had always to pay for the publication of his poems.

The "Ode on the Death of Sir John Moore" at Corunna was written by Rev. Charles Wolfe. "It was rejected so scornfully by a leading periodical that the author gave it to an obscure Irish paper."

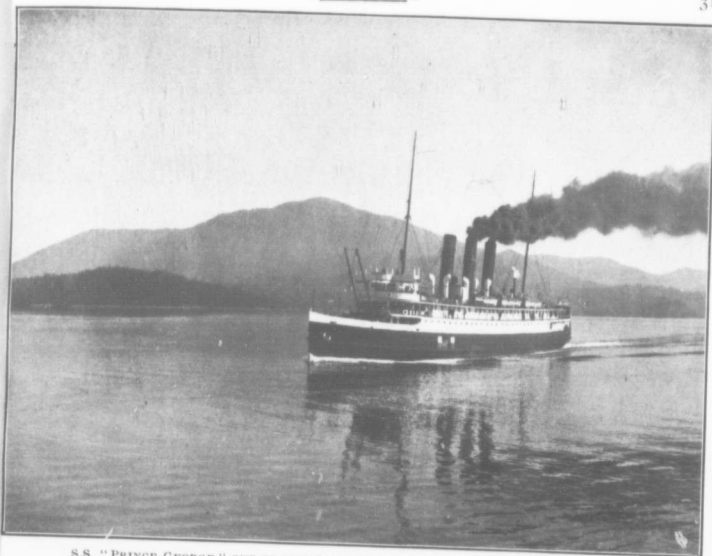
An Argument for Life Assurance.

Statistics of the New York probate records, recently published in the Outlook, reveal the fact that of 10,000 adults and heads of families who died during the quarter, sixty-six per cent. left absolutely no property of any kind. Most of the remainder had very small estates, and less than 900 out of the 10,000 left as much as \$5,000 apiece.

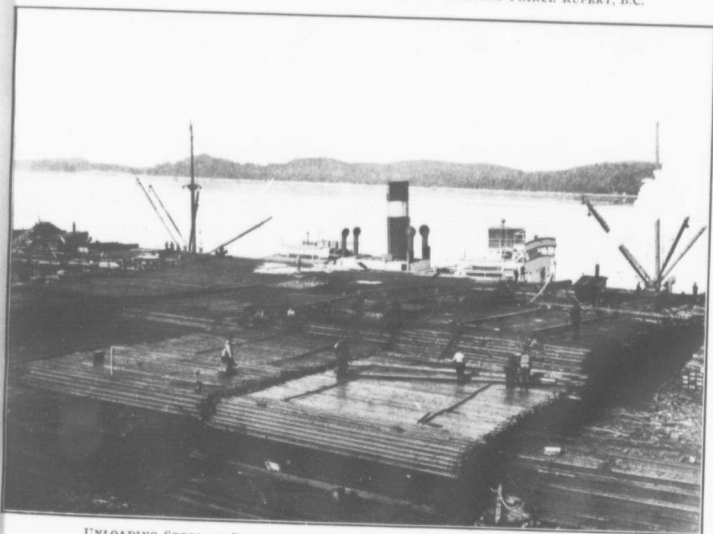
The minister of a certain parish in Scotland was walking one misty night through a street in the village when he fell into a deep hole. There was no ladder by which he could make his escape, and he began to shout for help. A labourer passing heard his cries, and, looking down, asked who he was. The minister told him, whereupon the labourer remarked—"Weel, weel, ye needna kick up sic a noise. You'll no be needed afore Sawbath, an' this is only Wednesday night."

Business in Force

Life Assurances in force 31st December, 1911.....	\$164,572,073.00
Increase over 1910.....	21,022,797.00



S.S. "PRINCE GEORGE," ONE OF THE COAST STEAMERS LEAVING PRINCE RUPERT, B.C.



UNLOADING STEEL AT PRINCE RUPERT FOR THE GRAND TRUNK PACIFIC RAILWAY.

Sun Life Assurance Company of Canada

The Results for 1911

Assurances Issued during 1911

Assurance issued and paid for in cash during 1911.....	\$26,436,781.19
Increase over 1910	2,924,403.38

Income

Cash Income from Premiums, Interest, Rents, etc., in 1911,	10,557,335.52
Increase over 1910	981,881.58

Assets

Assets as at 31st December, 1911.....	43,900,885.98
Increase over 1910	5,736,095.61

Surplus

Surplus distributed to policyholders entitled to participate in 1911	479,126.83
Added to Surplus during 1911.....	764,636.19
Surplus earned in 1911	\$1,243,763.02

Total Surplus 31st December, 1911, over all liabilities and capital 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	\$4,717,073.73
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Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1911.....	3,403,641.36
Payments to policyholders since organization	29,670,271.37

Business in Force

Life Assurances in force 31st December, 1911.....	164,572,073.00
Increase over 1910	21,022,797.00

The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1891	920,174.57	2,885,571.44	19,436,961.00
1901	3,095,666.07	11,773,032.07	62,400,931.00
1911	10,557,335.52	43,900,885.98	164,572,073.00