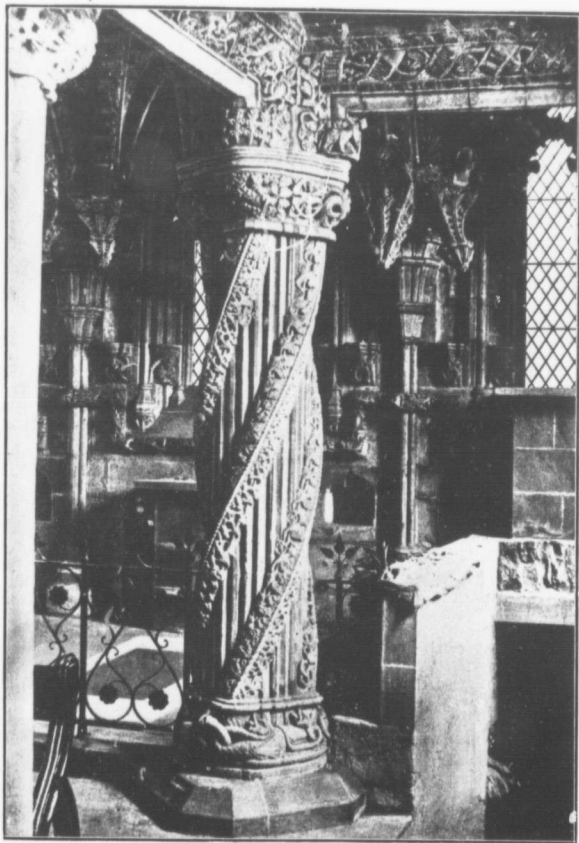


SUNSHINE

Vol. XIV.
No. 7

MONTREAL

JULY,
1909



THE 'PRENTICE PILLAR, ROSSLYN CHAPEL.

The 'Prentice Pillar, with its sculptured foliage is the most celebrated feature of Rosslyn Chapel. The legend is that the master-builder, unable to execute the design for this pillar, went to Rome to study. On his return he found the pillar completed by his apprentice. Crazy with envy the master struck the apprentice dead with his mallet.

SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

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SUPERINTENDENT OF AGENCIES

July		1909					
SUN	MON	TUE	WED	THU	FRI	SAT	
1st Week	2nd Week	3rd Week	4th Week	1st Day	2nd Day	3rd Day	
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11	12	13	14	15	16	17	
18	19	20	21	22	23	24	
25	26	27	28	29	30	31	

A Great Business.

The Preliminary Report of the Canadian Insurance Department for 1908, just issued, reveals some very interesting figures of the remarkable growth of life assurance in Canada. While the financial operations of the companies are enormous, yet this piling up of millions in the days of health and strength for the days of weakness and need is a work that is higher than purely financial transactions, for it predicates a spirit of economic righteousness that is unequalled in any other movement of men of which we are aware.

What pinching of personal comforts are hidden in those millions!

It is not the large policies that make up the great total, but the smaller ones, where the premium payment oftentimes means the sacrifice of immediate personal needs.

In it all is seen a conquering spirit.

We feel safe in asserting that in a country where the rank and file of the people are well assured, will be found a people strong in character and in all the attributes that go to make up perfect manhood.

On December 31st, 1908, the Superintendent's Report shows that there were over eight hundred and eighty-four thousand policies in force in Canada, totalling over seven hundred and twenty-eight million dollars. The analysis of this large amount is as follows :

Life Policies, 468,046	Amount, \$478,329,400
Endowment, 393,654	" 204,865,100
All others, 22,309	" 37,225,779

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The foregoing does not include the business done by Canadian companies elsewhere, but wholly in Canada. The growth has been steady, each year adding its proportion, and the end is not yet.

The exigencies of the times have brought into being the necessity of life assurance. Although there are many who are not alive to its blessings, yet the life agent is still at work, and with stolid indifference to objections, he knocks at the doors of men and day after day presents this great system of saving and protection to them. Sometimes he receives the scantiest kind of reception, but in a majority of cases he meets with the respect which he well deserves.

Rich Men Who Die Poor.

The argument that rich men do not need life insurance is not believed by rich men themselves; certainly not by the section of them that knows what riches are as proved by the fact that they take out large policies on their lives by way of counteracting the instability of their fortunes. But what little there is in the argument is blown to smithereens by the frequent proofs recorded in the public press, of persons reputedly rich being found after death to be practically penniless, and their families, after the settlement of their estates is effected, face to face with adversity. Two cases of the kind, prominent enough to be recorded and noted, have recently been published. One is that of the late well-known traction magnate, Charles T. Yerkes. Mr. Yerkes had made heaps of money by his traction enterprises, and at his death his fortune was estimated at from \$10,000,000 to \$20,000,000. But that impression was the result of a superstitious belief that because the man dealt in large enterprises, he must necessarily

be wealthy. It takes death to disentangle those illusory projects, and to weigh a man up finally in his true debit-and-credit balance. The result of this test in the case of Yerkes is to show that practically every dollar of securities held by the estate is mortgaged, and that not even the home in which the widow of the late traction magnate lives can be spared from the creditors. "There isn't a dollar of the Yerkes estate," said a lawyer who handled the estate, "that doesn't belong to the creditors. There are \$3,500,000 of insured claims and the only asset with which to pay them is the Fifth avenue house and the art gallery." And the net outcome of the situation is that Mrs. Yerkes, instead of being, as she and the world thought she would be, comfortable and independent, is practically penniless and homeless. The lesson of this vicissitude of fortune is too forcible to dwell upon.

The other case is that of ex-Senator William M. Stewart, of Nevada, who had made large sums of money in his time and was believed to be rich, or at least in comfortable circumstances. It now turns out that the man died owing about \$25,000, and that his estate will not realize anything like that amount. His widow gets nothing but a few worthless mining shares and some household effects of little value.

It is too late in the day to plead riches as an excuse for non-assurance. A man might as well plead good health as a reason why he should not be vaccinated. Riches are a snare in more ways than one. The rich men that we hear so much about are often not rich, but merely reputedly rich, like the two above mentioned. Whether a man is in one class or the other can only come out when he is dead or goes into the bankruptcy court. It is the height of presumption, therefore, for any man whose ventures

are committed to the waves of fate and whose means are in supposition, to esteem himself as wealthy and independent of life assurance.—Life Insurance Independent.

Not Yet But Soon.

Although the Canadian "Sun" has not yet attained the proud position of the centre of the Solar System, it may be noted that its beneficent rays continue to be shed with increasing brilliancy and warmth. The Company, it is needless to say, is one of the most popular of the Colonial Life Offices in the estimation of the public at home; and, after operating in this country for only a comparatively short period, it now takes its place in line with some of the best native-born companies. No doubt this is saying a great deal; but the reasons are not far to seek. The management of the Sun of Canada has, from the Company's first inception, been distinguished for the twin virtues of enterprise and sound business judgment; each, in its own way, of vital moment, and, in combination, practically irresistible. The history of the Company is a marvellous one; and, if it proves anything, it is that fact is more remarkable than fiction.

The Sun Life of Canada has now completed its thirty-eighth year; and, comparatively young as it is, it has already attained a position far ahead of some of the large Home Companies. The directors' report for 1908 shows that during the year the new assurances effected amounted to £4,065,138; the total in force now totalling the enormous sum of £24,558,440, an increase of no less than £1,722,338. The premium income, including annuities, is now reported at £1,127,881; the total revenue, with interest, at £1,441,277; the assets, at £5,902,742; and the undivided surplus over all liabilities, at £533,847. Truly,

Great Britain may well be proud of her "Dominions over the Seas."—Business, Manchester.

Why the Indian Wanted a Desk.

A story is told of Quanah Parker, one of the old Comanche chiefs. Parker had been extremely valuable in bringing the Comanches into friendly relations with the whites. He found himself getting on in years, but without any property, and his white neighbors thought it would be a good idea to collect money to build him a house. They did this, and when the house was ready they told him and he went to see it.

"There is no furniture here," he said.

"What do you want?" they replied.

He replied he wanted this and that, and added "I want a big desk, a great big desk."

"What do you want that for?"

"Well," he said, "I want to go in there and sit back in my chair and put my feet upon that desk, and some one will come in and knock at the door and say, 'Is that Mr. Parker?' 'Yes.' 'I want to speak to you.' And I will say, 'Oh, go away, I'm busy to-day.'"—The Delineator.

Life Assurance Humor.

A number of amusing answers to questions put to applicants for life assurance have been collected by the British Medical Journal. Here are some of them:

Mother died in infancy.

An uncle died of cancer, on his mother's side.

Father went to bed feeling well and the next morning woke up dead.

Grandfather died suddenly at the age of 103. Up to this time he bid fair to reach a ripe old age.

Applicant does not know cause of mother's death, but states that she fully recovered from her last illness.



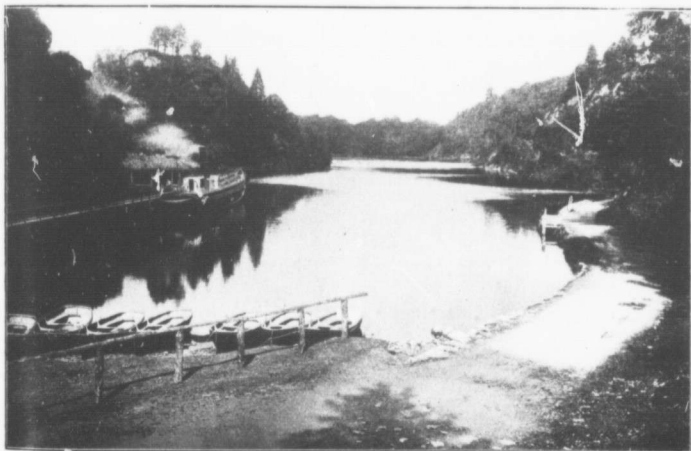
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PASS OF MELFORT.—This romantic Pass is generally visited in the course of a circular drive from Oban to the south, skirting the coast. The usual road is round the head of Loch Feochan to Kilminver, from which point it strikes across up the moor, till it again descends this pass to Kilmelfort, at the head of Loch Melfort. The Loch is surrounded by rocky hills, and the pass is of a very rugged character, the road being frequently built and banked up to keep it from crumbling into the bed of the burn which runs through.



THE TROSSACHS PIER.—Loch Katrine comes in sight from the Trossachs about a mile after leaving the hotel. It was on the top of the hill that Fitzjames stood when, "One burnished sheet of living gold, Loch Katrine lay beneath him rolled." The road descends thence to a curious rustic pier, from which the little steamer "Rob Roy" embarks passengers for the trip up the loch to Stronachlachar. Katrine is in all about 8 miles long, and the pier is in a little bay at the eastern end, where the scenery is very beautiful.

Poems Worth Remembering.

COLUMBUS.

Behind him lay the grey Azores,
 Behind the gates of Hercules;
 Before him not the ghost of shores,
 Before him only shoreless seas.
 The good mate said: "Now must we pray,
 For lo! the very stars are gone.
 Brave Admiral, speak; what shall I say?"
 "Why say, 'Sail on! sail on! and on!'"
 "My men grow mutinous day by day;
 My men grow ghastly, wan and weak,"
 The stout mate thought of home; a spray
 Of salt wave dashed his swarthy cheek.
 "What shall I say, brave Admiral, say,
 If we sight naught but the seas at dawn?"
 "Why, you shall say at break of day,
 'Sail on! sail on! sail on! and on!'"
 They sailed and sailed, as winds might blow,
 Until at last the blanched mate said:
 "Why, now not even God would know
 Should I and all my men fall dead.
 These very winds forget their way,
 For God from these dread seas is gone,
 Now speak, brave Admiral; speak and say—"
 He said: "Sail on! sail on! and on!"
 They sailed, they sailed. Then spoke the mate:
 "This mad sea shows its teeth to-night,
 He curls his lip, he lies in wait,
 With lifted teeth, as if to bite!
 Brave admiral, say but one good word;
 What shall we do when hope is gone?"
 The words leapt as a leaping sword:
 "Sail on! sail on! sail on! and on!"
 Then pale and worn, he kept his deck,
 And peered through darkness. Ah, that night,
 Of all dark nights! And then a speck—
 A light! A light! A light! A light!
 It grew, a star! A flag unfurled!
 It grew, to be Time's burst of dawn;
 He gained a world; he gave that world
 Its grandest lesson: "On! and on!"

JOAQUIN MILLER.

No Attendant Risk in Life Assurance.

It is not human for men to let go their money to finance a new project without some pretty solid guarantee that they may again take hold of their money, with substantial profits attached. There is no form of investment which gives them such a substantial guarantee of this as life assurance, and investors are realizing this fact more every day. There are no attendant risks such as beset other forms of investments, no taxes, no fire assur-

ance, no bills for repairs. The returns are sure,—sure as government bonds,—The Spectator.

Pat Scored.

"Ha! ha!" said the Cockney tourist travelling in Ireland, "just you see me making fun of this here Paddy. Hallo, Paddy," he called out. "Can you tell me what is nothing?" "Beg your honor's pardon?" replied the Irishman addressed. "Can you tell me what is nothing?" repeated the Cockney. "Shure an' I can hardly do that, yer honour; but I'll tell you where to find it." "Indeed! Where?" "In the place in your head where your brains ought to be.

A Home Without an Income.

"No," said a man to a life agent, "I am not buying assurance. I am putting all I can save into a house, so that, if I am taken away, my family will have a home."

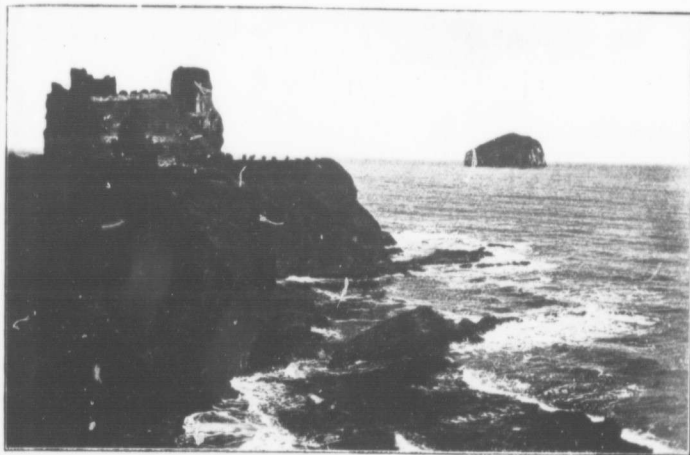
"Some people," replied the agent, "are really nutty on this subject of a home. Don't you know that a house is a constant expense, that it costs a great deal to keep it in repair, that it eats up money in taxes and insurance? Of what use will a house be to your wife if she has not the means to maintain it and something to live on in that house? With it, and a substantial sum of money, paid at your death, she would be comfortable in her home. Without money she would have either to sell the house or slave her live away keeping it and maintaining herself and her children, if she had any. You will do better by her if you leave her \$10,000 or \$15,000 in money, enabling her to make a home of her own, in her judgment, best suited to her needs and circumstances, than you will if you leave her saddled with a house and little or nothing else."—The Spectator.



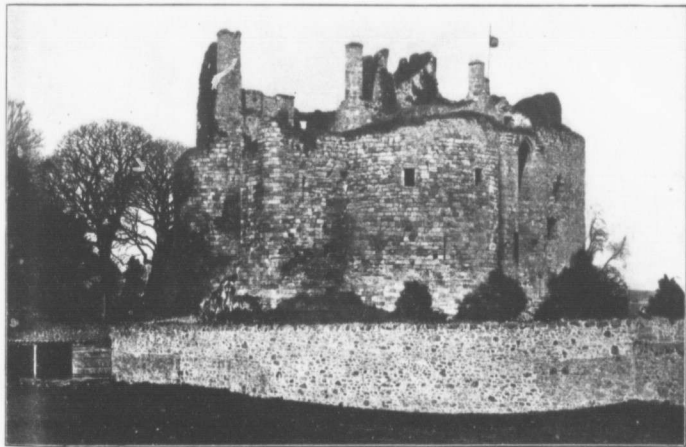
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TANTALLON CASTLE, AND BASS ROCK.—This Castle, as it was in the days of its prime, is well described in the fifth canto of "Marmion;" and its strength has given rise to a Scottish proverb. No one knows when it was first built, or commenced, but it was long the stronghold of the Earls of Fife. In 1528 Angus was regularly besieged in it by James V., the Castle having then been bestowed upon the Douglas family. It remained with them until destroyed by General Monk. The massive tower, or keep, is square, with rounded corners, from each side of which a solid curtain wall extends to the cliff on either hand; the Castle being built, as described by Scott, on a rocky promontory with the ocean on three sides.



DIRLETON CASTLE.—This Castle is a beautiful ruin near the sea hard by North Berwick. It is of the Norman type of architecture, and is among the finest specimens in Scotland. It was captured by Edward I. during his invasion of Scotland in 1295. The details of the capture are unknown, but from its ruins it can be learned that it was a strong fortress and its taking must have been a long and tedious business.

The Proof of Satisfaction.

READING, PA., April 27, 1900.

SUN LIFE ASSURANCE CO. OF CANADA,
Montreal, Canada.

Dear Sirs,—Through your district manager, Mr. Julius Kaufmann, I received the dividend certificate on my policy No. 115363, informing me of the results of the first five year's dividend, due on the above policy.

I can only express my entire satisfaction with the results of that dividend settlement, which is equal to 15 1/8% of all the premiums paid by me to your Company, and it certainly gives me great pleasure to state that this settlement is above my expectations, and is a higher rate of percentage than outlined to me by your representative.

I am proud and satisfied to be a policyholder of the Sun Life Assurance Co. of Canada, and as a proof of how much I think of your Company, I have, since taking out the above policy, increased my insurance with you.

Respectfully yours,

IRVIN M. SHALTER,
Professor of Preparatory School.

The following is a copy of letter received from Mr. Wm. Corlett, Flour and Feed Merchant
Norwich, Ont. :

L. E. PERCY, Esq.,

NORWICH, Ont., June 2nd, 1909.

District Inspector, Sun Life Assurance Co., of Canada,
Brantford, Ont.

Dear Sir,—I beg to acknowledge receipt of cheque from the Sun Life Assurance Co. of Canada for \$1,305.50 in discharge of policy No. 10635.

I regard the amount of settlement as more than satisfactory, having had my life protected for twenty-five years for \$1,000, and receiving back all the money paid with \$393.00 profits.

I should like to express my appreciation of the courtesy I have always received from the Company, and especially for their promptness of settlement, having received the Company's cheque at my home office the day it was due.

You can rest assured if I take further assurance it will be placed with the "Sun Life," and I have no hesitancy in recommending it to others for I am confident they will receive satisfactory results.

I may say that had I paid my premium yearly instead of half-yearly it would have made a still better showing.

Yours truly,

WM. CORLETT.

Sage Advice to Young Men from a Leading Banker.

SHERBROOKE, Que., June 2nd, 1909.

MR. THOS. J. PARKES,

Manager Sun Life Assurance Co. of Canada, Sherbrooke District,
Sherbrooke, Que.

Dear Sir,—I am pleased to give you this letter confirming the conversation I had with you recently, in which I asked you to strongly urge upon all young men from 17 years upwards the necessity and advisability of insuring their lives early.

I think that this method of saving their surplus profits is a good one, as it provides them immediately with an incentive to be economical; procures the assurance at the lowest rates and at a time when they can usually pass the doctor's examination; provides a fund for the protection of their future families or their old age.

I have often wished that I had assured earlier in life, and had I my life to live over again would take out as much assurance each year as I could. As a Banker with large experience of financial affairs, I believe that it would be of great benefit to the country at large if every young man would thus secure assurance for himself and his dependents.

Yours truly,

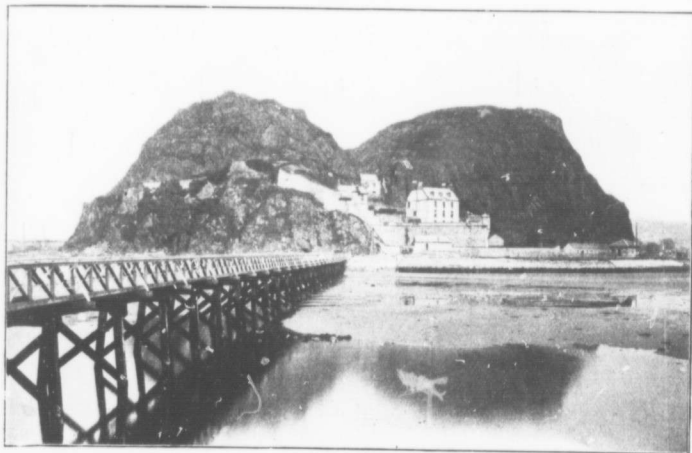
WM. FARWELL,
President of the Eastern Township Bank.



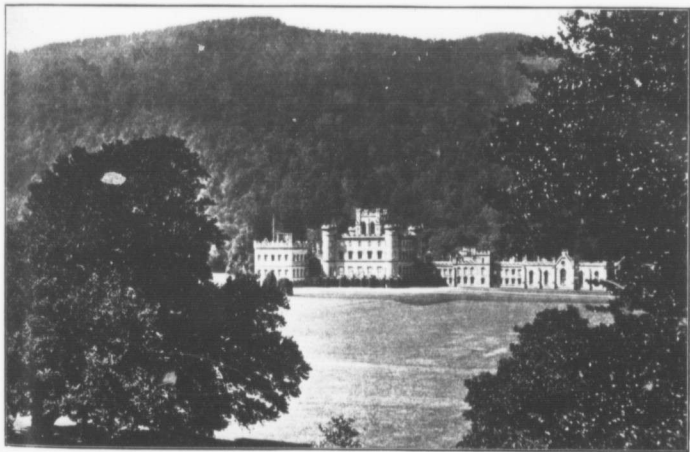
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DUMBARTON CASTLE.—This historic stronghold is in front of the town, on the point of the peninsula between the river Leven and the Clyde. There is little of castle, but rather some barracks and other buildings, on a double peaked precipitous rock, which once must have been nearly impregnable, though it was scaled and captured by Crawford and 100 men in 1571. This summit where is an ancient dungeon and some remains, probably Roman, commands a splendid view, and is reached by a narrow stone stairway, defended by a portcullis, up the cleft between the peaks. The rock is basalt, springing abruptly out of the plain. Only a few artillerymen now guard the barracks and magazine. It is maintained as a national fortress by the Act of Union of 1707. The pier was built in 1874.



TAYMOUTH CASTLE.—This is the Highland seat of the Earls of Breadalbane, whose estates are said to extend unbroken for a hundred miles, from here to the Sound of Mull. The original Castle was built in 1380 by Sir Colin Campbell, of Lochawe, but, except a small portion of this preserved in the west wing, the existing building is all of the present century. It stands about a mile from Kenmore. The late Queen and Prince Consort were entertained here on their first visit to Scotland in 1842 in a manner which made a deep impression upon their royal guests.

How Cecil Rhodes Held the Diamond Market.

A good story is told how the late Cecil Rhodes got the better of the late "Barney" Barnato, who considered himself invincible in sharp business transactions. Although a joke on Rhode's part it was a profitable one to him.

When Cecil Rhodes was at the head of the De Beers Company, at a time when they had for sale 222,000 carats of diamonds, he was approached by Barney Barnato with an offer for the lot in one parcel. To this proposition Mr. Rhodes replied: "Yes, you shall have them for that on one condition: That you let me see a sight no human eye ever saw yet."

"What's that?" inquired the would-be purchaser.

"Why," said Mr. Rhodes, "a bucketful of diamonds in one heap."

"Done!" cried Barney, overjoyed to close the deal on his own terms.

So they emptied the De Beers diamonds into a bucket. Then came the turn of Mr. Rhodes, who practically had to himself the diamond market during six weeks, the time required for restoring the stones into their 150 classifications.



He Mentioned the Date.

An author was once called upon to pay a bill he owed. The creditor spoke strongly, and insisted upon some definite date being mentioned for settlement.

"Certainly," the author replied, "though there seems to be rather unnecessary commotion about this trifle. I will pay the bill as soon as I think of it after receiving the money which a publisher will pay me in case he accepts the novel which I will write and send him just as soon as I feel in an energetic mood after a really good idea for a plot has occurred to me."—Birmingham Post.

Just Among Ourselves.

Our friend Mr. J. H. Polak, J. P., one of the Justices of the Peace for the County of London, has just received from the King of Servia the decoration and diploma of officer of the Order of St. Sava for services rendered as a member of the Jury at the Balkans Exhibition, held in London in 1907; he has also been awarded a Diplôme d'Honneur and Gold Medal in connection with the Hungarian Exhibition (London) 1908, when he reported upon the Hungarian Government's trade exhibits.

Mr. Polak, who is a member of the Council of the London Chamber of Commerce and Chairman of the Finance Committee of the Commercial Education Department of that body, has recently been elected a member of the London Court of Arbitration, he is also a member of the Aliens' Immigration Board of the Port of London, appointed by the Home Office, and is a member of the Executive Council of the Association of Insurance Brokers and Agents of Great Britain.

He has, since its establishment in England, identified himself closely with the Sun Life Assurance Co. of Canada, and took an active part in placing Colonial Life Offices in the same position as the home offices in respect of income tax abatement by bringing the matter to the notice of the then Chancellor of the Exchequer, with the support of the London Chamber of Commerce.



And in Boston.

Here is a good joke on literary Boston. In the reading room of one of the most exclusive clubs in the "Hub" there is a sign that reads, "Only low conversation permitted here."

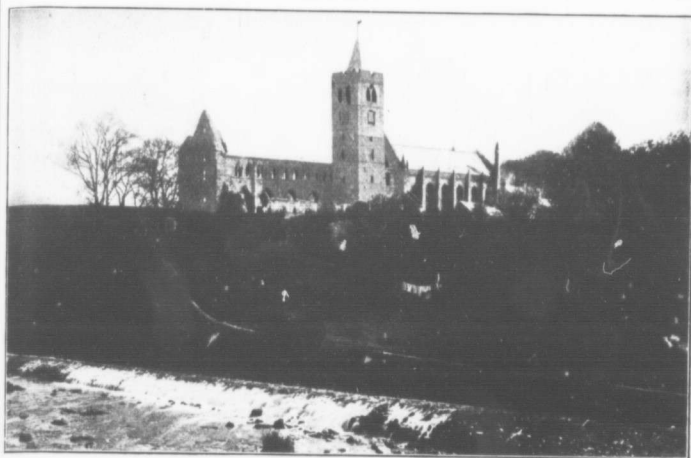
The Sun Life of Canada is
 "Prosperous and Progressive."



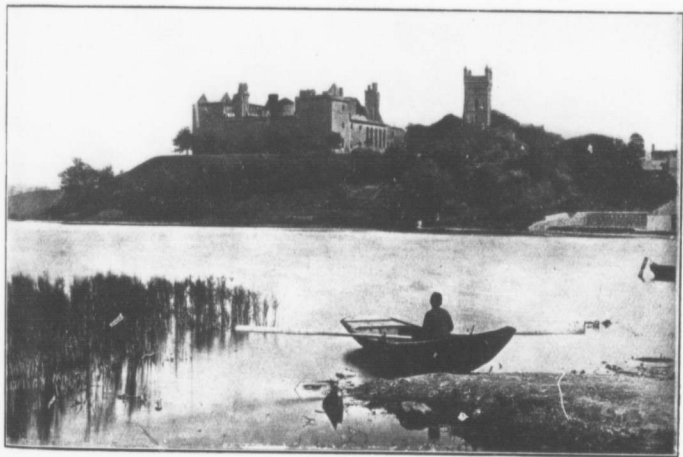
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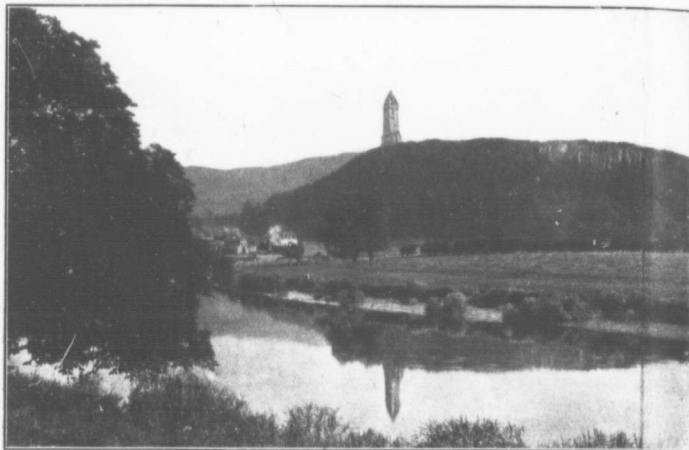
LINLITHGO
 built in 1451 upon
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 the night before
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DUNBLANE CATHEDRAL.—This Cathedral was founded by David I. in 1140, but of his building nothing remains except the lower stages of the tower, a fine specimen of Romanesque; most of the rest is Gothic, erected in the 13th century. The choir was repaired in 1871, and the noble nave roofed and restored in 1893, and the building is now used as the parish church. Ruskin considers the west window the finest in the world.



LINLITHGOW PALACE.—The remains of this celebrated Palace stand on the bank of a little loch. It was built in 1451 upon the ruins of former palaces. From the time of Robert II. to that of James VI., Linlithgow was one of the royal residences; and on December 7, 1542, the unfortunate Queen of Scots was born here. In 1746, on the night before Falkirk, it was set on fire either wilfully or accidentally by General Hawley's troopers, and has since been a ruin.



ABBEY CRAIG AND THE WALLACE MEMORIAL.—Above a densely wooded hill near Sterling, where Wallace had, some years before, defeated England's army of invasion, rises a massive monument of stone two hundred and twenty feet in height. It is the national memorial to Wallace. It stands as he stood, solitary, unshaken and majestic, towering above the country he so gallantly defended.

A Profit Paying Company.

SHERBROOKE, Que., June 5th, 1909.

Mr. THOS. J. PARKES,
 Manager Sun Life Assurance Co. of Canada,
 Sherbrooke, Que.
 Policy No. 26080.

Dear Sir,—I am to-day in receipt of cheque in settlement of the profits for the last five years on the above policy, and I wish to congratulate the Company on the largely increased profits they are now paying, as these profits show an increase over the previous five years of more than three times, or in other words return to me over 31% of the premiums I have paid during the last five years. Again thanking you, I remain,

Yours truly,
 L. A. BAYLEY.



Not too Late to Increase the Amount.

TUCKERTON, Pa., June 1st, 1909.

SUN LIFE ASSURANCE CO. OF CANADA,
 Montreal, Canada.

Dear Sirs,—The dividend certificate mailed to me, showing a cash dividend of \$43.15 on my policy No. 115724, was very agreeable news to me. This dividend is in every way satisfactory, and I am only sorry that my policy is not for a much larger amount.

Yours truly,
 ELMER BRIDEGAM.



BRODICK Castle, Island of Arran, Hamilton. It is believed to date from the time of his "Lord of the



ROTHESAY Castle, generally acknowledged to be the best of its kind in the Kingdom. It was somewhat ruined by a ball of fire which was shot at it shortly after



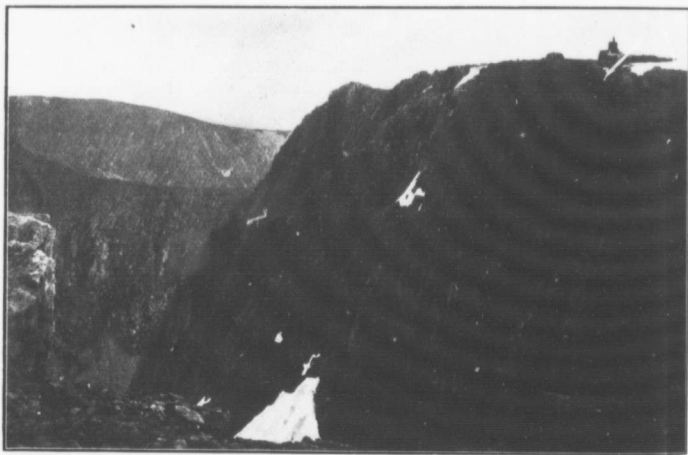
BRODICK CASTLE.—Nestling in the midst of its finally wooded grounds at the foot of Goatfell, on the island of Arrau, is Brodick Castle, the insular residence of the Hamiltons. The present owner is Lady Mary Hamilton. It is a modern structure in the Baronial style, but incorporated with it is part of an old fort, which is believed to date from the time the island was under the sway of the Norsemen, and as is mentioned by Scott in his "Lord of the Isles," and is associated with some stirring periods in the life of Bruce.



ROTHESAY CASTLE.—There is no reliable data regarding the date of the building of Rothesay Castle, but it is generally acknowledged to have been a building of great antiquity, its first mention in history being in 1228, when it was besieged and captured by Husba, King of the southern Hebrides. It was also successfully attacked by Haaco, King of Norway, in 1263, shortly after the battle of Largs, and during the struggles between Bruce and Balliol was sometimes held by one side and sometimes by the other. It was taken by the Earl of Argyle in 1685, and shortly afterwards burned by one of his brothers.



ARDBEG AND THE COWAL HILLS, ROTHESAY.



THE SUMMIT OF BEN NEVIS.—This is the loftiest mountain in Great Britain, being 4,406 feet high, with a great precipice of 1,500 feet on the north-east side. There is a Meteorological Observatory on the summit.

d—Decrease.

Sovereign Life	104,021	135,722	53,143	70,892	495,212	2,671,282	154,810	None	21,291
Monarch	32,808	92,392	30,800	31,474	879,500	1,245,000	799,334	None	4,046
Canadian Guardian Life	11,491	14,003	d 4,981	4,096	111,300	326,739	d 77,040	None	2,577

FROM THE BLUE BOOK

ITEMS OF BUSINESS OF THE

LIFE ASSURANCE COMPANIES OF CANADA

Compiled from the Preliminary Report of the Government Superintendent of Insurance
for 1908

COMPANIES	Net Life Premium Income	Total Cash Income (Net)	Excess of Income over Expenditure	Increase in Assets	Amount of Profits Retained and taken up	Total Life Assurances in force Dec. 31st, 1908 (Net)	Increase in Assurances over 1907	Dividends paid Policyholders	Total Paid Policyholders
Sun Life of Canada	\$5,024,623	\$6,976,172	\$2,537,788	\$2,725,097	\$19,768,671	\$119,430,140	\$8,422,429	\$361,800	\$2,926,268
Canada Life	3,661,718	5,356,043	2,410,194	2,717,704	9,874,134	119,019,709	3,225,774	83,403	1,979,250
Manufacturers Life	2,118,601	2,578,000	1,001,003	922,316	7,663,656	53,417,237	3,054,076	106,792	963,157
Mutual Life of Canada	1,891,438	2,546,141	1,297,351	1,327,264	6,384,478	54,179,758	3,540,535	85,585	827,749
Confederation	1,658,018	2,337,466	716,919	769,450	6,021,202	49,435,546	1,799,711	81,406	684,458
North American Life	1,455,738	1,898,090	912,354	1,009,935	3,798,218	39,791,558	1,097,662	124,771	1,050,991
Great West	1,275,472	1,656,197	939,508	1,070,655	8,479,387	39,156,939	6,335,407	18,100	230,878
Imperial	859,442	1,095,699	648,544	673,611	2,479,175	22,117,037	2,176,840	860	175,292
Federal	672,446	826,239	297,005	337,232	3,659,175	19,692,921	1,165,283	40,524	303,743
London Life	512,112	652,732	231,271	287,065	3,311,419	12,153,950	1,012,747	8,349	141,119
Union Life	356,001	378,864	27,868	78,505	9,665,607	15,203,978	2,059,521	None	63,767
Excelsior	352,639	445,154	26,442	178,550	11,869,814	11,869,814	1,070,909	None	63,767
National Life	253,619	391,849	240,761	232,184	8,220,033	7,940,392	1,754,511	3,873	85,930
Dominion Life	253,496	314,512	193,854	211,280	8,930,858	8,030,858	732,788	None	23,831
Home Life	197,799	246,531	93,687	117,873	676,300	5,463,258	117,864	41,156	49,097
Northern Life	189,681	237,575	128,440	138,440	903,810	5,948,879	489,798	40	38,783
Continental	179,016	213,654	111,011	92,249	605,920	5,355,397	409,413	67	38,783
Crown Life	159,609	178,765	101,215	199,506	605,750	4,344,800	159,447	None	29,626
Royal Victoria Life	149,733	174,613	57,469	109,506	777,675	4,650,245	113,169	None	55,708
Sovereign Life	104,021	125,722	53,143	65,950	495,212	2,671,282	154,840	None	21,291
Monarch	32,808	92,392	30,860	34,474	879,500	1,245,000	709,234	None	2,577
Canadian Guardian Life	11,491	14,003	4,981	4,099	111,500	326,730	77,040	None	4,046

d—Decrease.

The Results for 1908

Sun Life Assurance Company of Canada

ASSURANCES ISSUED DURING 1908.

Assurances issued and paid for in cash during 1908 . . .	\$19,783,671.21
Increase over 1907	1,903,877.90

INCOME.

Cash income from Premiums, Interest, Rents, etc. . . .	6,949,601.98
Increase over 1907	700,313.73

ASSETS.

Assets as at 31st December, 1908	29,238,525.51
Increase over 1907	2,749,930.36

SURPLUS.

Surplus distributed during 1908 to Policyholders entitled to participate that year	361,471.12
Surplus 31st December, 1908, over all liabilities and capital according to the Company's Standard the Hm. Table with 3½ and 3 per cent. interest . . .	2,596,303.95
Increase over 1907	549,419.53
Surplus over all liabilities and capital according to the Dominion Government Standard	4,118,491.91

PAYMENTS TO POLICYHOLDERS.

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1908	2,926,267.65
Payments to Policyholders since organization	20,418,983.44

BUSINESS IN FORCE.

Life Assurances in force December 31st, 1908	119,517,740.89
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The Company's Growth.

	INCOME	ASSETS (Exclusive of Uncalled Capital)	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1878	127,505.87	349,525.60	3,374,683.43
1883	274,865.50	735,940.10	6,779,565.77
1888	575,273.58	1,536,816.21	11,931,316.21
1893	1,240,483.12	4,001,776.90	27,799,756.51
1898	2,327,913.60	8,231,911.81	49,693,405.65
1903	3,986,139.50	15,505,776.48	75,681,188.87
1908	6,949,601.98	29,238,525.51	119,517,740.89

Head Office - - - Montreal