

# SUNSHINE

Vol. XVI.  
No. 7

MONTREAL

JULY,  
1911



SINGAPORE—GOVERNMENT HOUSE.

## Singapore—"The Gateway of the Occident and Orient."

### EARLY DAYS.

The first Englishman to visit Malaya was Drake in 1578. Cavendish followed in 1588. Then came Lancaster in 1592. He was the first Englishman to open up trade with the Malays, and upon his reports the famous East India Company was organized.

Singapore Island was taken possession of by Sir Stamford Raffles, the Governor of Bencoolen, in 1819, in the name of Great Britain. It was a jungle waste and its inhabitants were three hundred naked savages. To-day, ninety-one years afterwards, the memory of Raffles is revered through all Malay, and many stately memorials

have been erected in his honour by a grateful people. In 1823 the Island was placed under the Bengal government. In 1826 it was incorporated with Malacca and Penang. It became the seat of Government in 1867, when the entire Straits Settlements were made a crown colony whose first Governor was Sir Harry St. George Ord, the "terror of the Malay pirates." The present Governor is Sir John Anderson, who has done much to advance the best interests of the Malay Peninsula.

Singapore, the Lion City,—from *singa*, lion, and *pura*, city—is at the southern extremity of the island, which is south of the Malay Peninsula and separated from it by the old north strait through which, in early years, was floated

*(Continued on page 102)*

# SUNSHINE

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

A. M. MACKAY, *Editor.*

July							1911	
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19	20	21	22	23	24	25	26	27
28	29	30	31					



HEAD OFFICE BUILDINGS

## SUN LIFE ASSURANCE COMPANY OF CANADA.

DIRECTORS:

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*Vice-President.*

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FREDERICK G. COPE,  
 ASSISTANT SECRETARY AND  
 SUPERINTENDENT OF AGENCIES

### A Losing Game.

The man we have in mind was as near the ideal as it is possible in this world of temptation and sin. He was kind—an admirable virtue; considerate, unselfish, companionable.

He had a wife and two little girls that were to him as the apple of his eye. His home was his club, and every moment away from business was spent there.

He had a good position in business, earning a good salary. He lavished money on his wife and children and upon home comforts.

Being young, and the future having a roseate hue, he did not worry about the "rainy day" to come. "To-day is fine. We have health and happiness. What else is needed?" was his theory of life,—an excellent theory when all is well.

This admirable character had a fault. He was a gambler.

Not one of the open dare-devil sort, staking his gold on the luck of a card; nor did he "play" the races. His money was all spent on his wife, children and home; so he did not gamble in stocks on margin.

His folly was that he gambled with death—and he always won until one day his opponent showed him that he was no novice at the throw of the dice; and very suddenly, with a chuckle that made his heart beat fast, death declared "I have you now! You are mine!" That day death claimed him, and he passed out from earthly companionships leaving

a sobbing and heartbroken wife, helpless orphan children and sorrowing friends.

Now the great tragedy begins.

We don't need to tell it—all know what a mother with two small children have to fight against when the larder is empty and no funds to draw from.

No life assurance came to ease the load. As a drowning man clutches at a straw the widow, finding an application form and some life assurance literature among his papers, hoped that it might lead somewhere—but they did not. The life agent evidently had been put off until another time.

Memory of a good character—blessed in itself—was all that remained.

Negligence of the future was the crowning sin of the life that went out. He played the game with death, as thousands are doing to-day, and lost—as all will eventually.

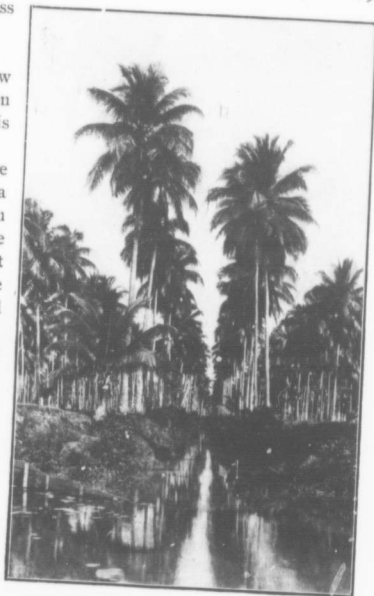
Thus a life history was spoiled and dear helpless ones sinned against because one gambled with death.

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

### Mr. W. A. White.

We regret that on account of the modesty of our Manager for South Eastern Asia we are not permitted to present his portrait in this number of SUNSHINE.

Mr. W. A. White, Manager, has been with the Sun Life of Canada for a number of years and has done yeoman service for the Company. The high position the Sun Life of Canada holds in the estimation of the assurable public in South Eastern Asia is, in a large measure, the result of Mr. White's activities. Mr. White is a Canadian and knows full well the Company's great popularity at home in Canada and in Great Britain; add to this knowledge the indefatigable energy and strength of his organizing ability, and we can account for the secret of his success in the Company's interests in the Far East.



SINGAPORE—COCONUT GROVE.

### A Day Off.

The Head Office staff had a day off on June 14th. Mr. T. B. Macaulay kindly invited the whole staff to enjoy with him a day at Mount Victoria, Hudson Heights, where he has his country home. The day was pleasant, except for a slight sprinkle of rain, and with baseball, tennis, &c., every moment of the time was enjoyably spent. Luncheon was served on the lawn overlooking lake and valley. The rousing cheers given to Mr. Macaulay as the train pulled out, homeward bound, was evidence of their feelings of appreciation for the day's enjoyment.

### A Helpful Provision.

A great convenience to policyholders is the non-forfeiture clause contained in the policies of the Sun Life of Canada. This clause provides that if the reserve on the policy permits it the policy cannot lapse, but automatically keeps itself in force. This has been particularly helpful



SINGAPORE—CHINESE TEMPLE.

to tide over times of financial stress, and has saved to many policyholders their assurances. We receive from time to time expressions of appreciation from policyholders who have been helped. Before us is a letter from a lady in an American city, in which she says "I wish to thank you for the care you have taken of my policy during the past year. It has been a great help to me."

### Canada-West Indies.

The Canadian and West Indian League has been organized in Montreal for the purpose of promoting mutual trade and political interest between the people of Canada and those of the West India colonies. The objects as set out in the prospectus are :

1. To foster a better understanding between the peoples of the Dominion of Canada, the British West Indies, British South America and the British Empire.
2. To develop travel between Canada, the West Indies and British South America.
3. To promote trade and commerce within the Empire and particularly between Canada and the West Indies.
4. To unite patriotic citizens of the various countries in an organization which will add strength to our Empire and be beneficial to each country represented.

5. To obtain for members specific information regarding the development of any line of business between Canada and the West Indies.

6. To organize in important cities local leagues to assist in this work.

7. To promote by publicity, exhibitions, and such other means as may be considered advisable, trade within the Empire.

The officers are :

Hon. President—Sir Thomas Shaughnessy, K.C.V.O.

President—Mr. T. B. Macaulay.

Vice-President—Mr. A. DeLery Macdonald.

Hon. Secretary—Mr. W. T. Robson.

Hon. Treasurer—Mr. J. K. Keyes, Royal Bank of Canada, Montreal, with an Executive Council of nine members.



### Sentence Sermons.

The following sentence sermons regarding the objects of life assurance given by the Spectator are good. Almost all of these sentences have been service many times, yet they should not be allowed to be forgotten :

Ask your candidate for assurance if he realizes—That he lives only one day at a time. Yesterday was, to-morrow may never come, but to-day is.

That man's breath and liabilities don't end at the same time.

That only one fire policy out of many hundreds becomes a claim, while every life assurance policy is bound to mature in one way or another.

That good intentions are not worth a penny to a dead man's estate.

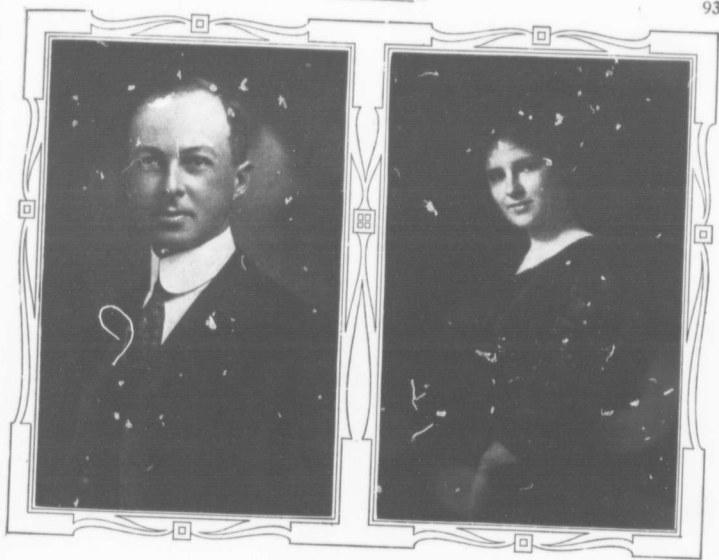
That if a man does not protect his family with a life assurance policy his family carries the risk—not he.

That a policy is the best collateral security a man of moderate means can have.

That it is only through good life assurance that the average man can make uncertainties certain.

That it only requires the saving of a few pence a day to amount to a competence at the end of an endowment period.

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### Hale—Macaulay.

Mr. H. Warren K. Hale, one of the new directors of the Sun Life of Canada, was the leading figure in a happy event on Saturday, 10th June, when he was married to Miss Esther Evelyn Macaulay, daughter of Mr. T. B. Macaulay, Managing-Director of this Company, at Mr. Macaulay's residence, Westmount. Only immediate relatives were present. Rev. Dr. John J. Martin, of Cavalry Congregational Church, officiated. The house decorations were pink and white flowers, and presented an exceedingly pleasing appearance. The bride wore a white satin gown with tulle veil and orange blossoms, and carried a shower bouquet of lilies of the valley. The honeymoon of the happy couple is being spent in Bermuda. On their return they will reside in Philadelphia. SUNSHINE extends heartiest congratulations.

### Where Three Premiers Lived in London.

London lovers will be interested in the following account of the historic residence where three of Briton's Premiers once lived, as given in the London Standard :

The London County Council have issued another pamphlet concerning houses of historical interest, the most famous now dealt with being No. 10 St. James Square, where three Prime Ministers have lived ; namely, William Pitt, Earl of Chatham ; Edward Geoffrey Stanley, Earl of Derby ; and W. E. Gladstone. Pitt lived at No. 10 from 1759 to 1762, when he gave

it up for reasons indicated in the following statement :

"On the accession of George III., Pitt's position soon became untenable. On the rejection of his advice to the King, Pitt and his colleague Temple, sent in their resignations and the most brilliant Administration of English history was ended. Thereupon he gave up his house on St. James Square, and resolved to live altogether at Hayes."

The house was occupied by Lord Derby from 1837 to 1854. When he took up this residence he was supporting Sir Robert Peel, and it was not until 1841 that his party came into power.



SINGAPORE—ST. ANDREW'S CATHEDRAL (ANGLICAN)

A glimpse of the etiquette of these long-gone days is quoted :

"It must have been at No. 10 that 'the pleasant party,' described by Lord Malmesbury as taking place on April 14, 1842, was held. Mr. Everett, without waiting to be introduced, asked me how much beer money I gave my servants, and seemed to think it was too much. He was dressed in a green coat, not a common colour for a dinner in London." According to Lord Malmesbury, Lord Derby was in the habit of sitting all day in a back room.

In 1890, Mr. Gladstone rented No. 10, but his term of occupation lasted only a few months, corresponding with the parliamentary session of 1890 (February to August). A tablet on the house now indicates : "Here lived three Prime Ministers."



### Avoiding Poverty Row.

Montreal Gazette.

The life assurance companies in the United States and Canada last year paid on account of policy claims the large sum of \$381,440,000. All this did not go to widows and children ; but

a goodly portion of it did, and, where it did not remove the recipients from the risk of poverty, put them in a position to start better under their new responsibilities. Reasonable life assurance is a great thing for helping people to keep out of Poverty Row.



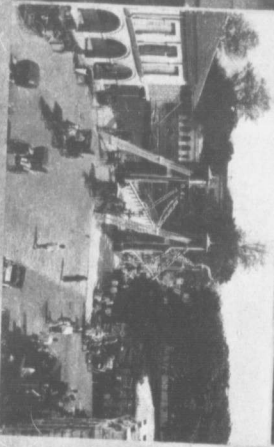
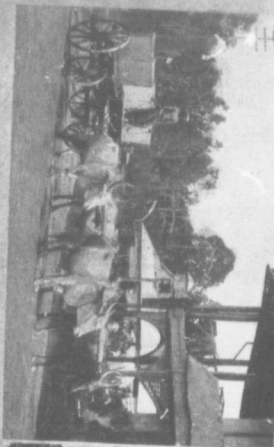
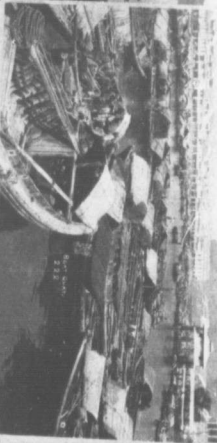
### Life Assured for \$4,500,000.

The following from a press despatch should be an argument against those who think because they have a large income they do not need life assurance :

Rodman Wannamaker, 43 years old, healthy, hard working and industrious, has added another \$1,000,000 to his life assurance. He was said before to be the most heavily assured man in the world, and now he carries a total of \$4,500,000.

Rodman Wannamaker is a son of John Wannamaker and Vice-President of the great mercantile concern.

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"Prosperous and Progressive."



MALAY VILLAGE.

MUNICIPAL WATERING CART.

SINGAPORE.

NATIVE CRAFT ON THE SINGAPORE RIVER.

VIEW FROM POST OFFICE, SHOWING STREET SCENE AND CAVENAGH BRIDGE.



JAS. C. TORY, M.P.P.

### Jas. C. Tory, M.P.P.

Mr. James C. Tory, General Manager, Western Foreign Department, of the Sun Life of Canada, has our congratulations upon his election on the 14th June to the House of Assembly of Nova Scotia. Mr. Tory ran for his native county, Guysborough, in the liberal interests, and was elected by a large majority. SUNSHINE has no politics, and we feel we are not over-stepping the mark when we say that conservatives and liberals alike will, we are sure, welcome to the historic legislative halls at Halifax, a man of Mr. Tory's ability and sterling character. We bespeak a brilliant career for our friend, and know that his party affiliations will not in any way interfere with his relations to men of all parties in dealing with public questions, for he is too big a man for that.

### Poorly Paid Authors.

Mr. T. P. O'Conner recently produced before the committee of the British House of Commons which is considering the copyright bill a long list of great authors who have never been adequately remunerated, for their work. "Shakespeare," he said, "never made a penny out of copyright. A grand-daughter of Milton would have starved if Dr. Johnson had not got up a benefit performance for her. A descendant of Daniel Defoe was found to be in receipt of parish relief in London a few years ago. A descendant of Robert Burns is engaged in mechanical work in London to-day. It was a bill of £5 that killed Robert Burns, and it is no consolation for his fate that some American millionaire gave £1,000 for the first edition of his works or that Scotsmen dine together once a year and propose toasts to his memory. Captain Mayne Reid, the author of books which have given delight to many boys, died leaving a widow and young family who were deprived in a few years of the proceeds of his

books. Two grand-daughters of Dickens are in receipt of £25 a year from the royal bounty fund, and Dickens himself made most of his fortune from lectures delivered in England and America. Bizet's Carmen was produced shortly before his death and he died almost in poverty."



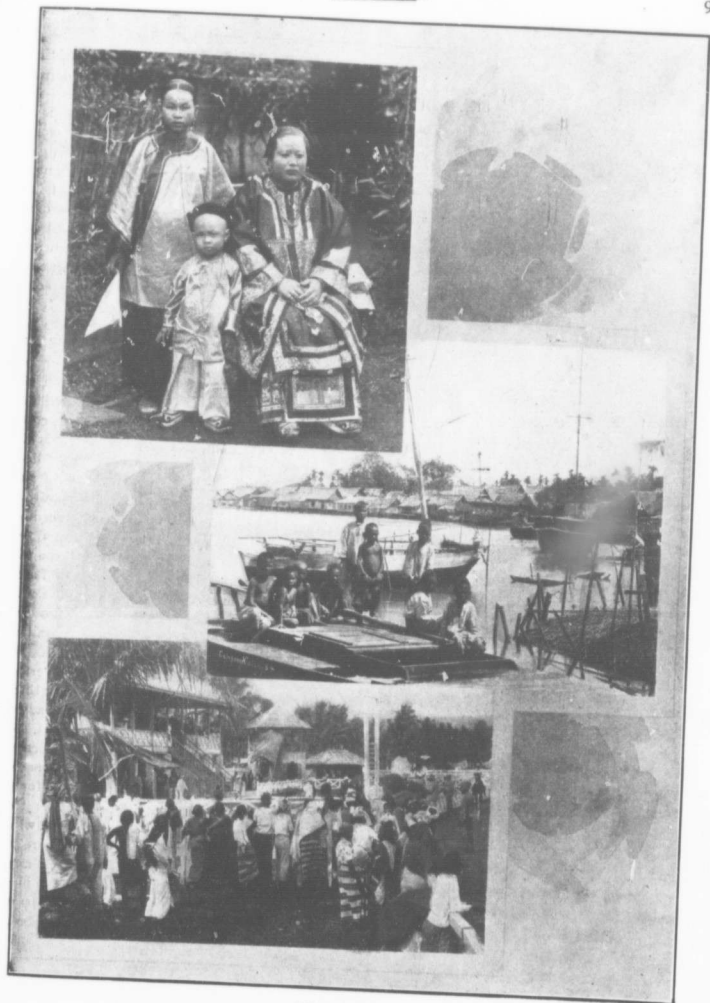
### Sandy Cornered.

Sister (to elderly prodigal who is much given to pawning his things)—"What's this ticket on yer best coat, Sandy?" Sandy—"That was the night I was at McPherson's ball, that they tak' yer coat from ye at the door, and gie a ticket for 't." Sister—"H'm—aye—I see there's yin on your trousers as well."



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## SINGAPORE.

CHINESE WOMEN AND CHILDREN.

GROUP OF MALAY CHILDREN, SHOWING CAMPONG (VILLAGE) IN THE BACKGROUND.

NATIVES AT THE RACE COURSE (FEDERATED MALAY STATES).



Scout Smart.

En gonyâma gonyâma Invooboo Yah bô Yah bô! Invooboo, which being interpreted means, He is a lion. Yes! he is better than that; he is a hippopotamus! This is the salutation with which thirty thousand Boy Scouts will greet King George at Windsor on July 4th, when they will be reviewed by him. This greeting is, we understand, that of the Zulus when greeting a great chief. Head Office has an interest in this review as one of its staff, Mr. William Smart, will add his voice in the greeting. Mr. Smart has by hard work and attention made rapid progress in the work of the Scouts. His arms bear many badges which is indicative of work. He is one of two King Scouts' in Montreal, the other being Mr. G. Robley Mackay (son of the Editor of SUNSHINE), who is also one of the nine Scouts representing Montreal at the Coronation. Head Office is, therefore, keenly interested in the movements of the lads. From reports received they are having the time of their lives. They sail for home on July 12th by the R.M.S. 'Royal George.'

## The Man Who Must Win.

By Herbert Kaufman.

He's the man who from the beginning of time has proved to the world that "it can be done." He's the most terrific force in humanity—the dogged, smiling Soldier of Hope. He stands on the firing line until his cartridge belt is empty, then digs his heels in the turf, clubs his gun and prepares for the hand-to-hand encounter. The length of his fight is the limit of his faith. It takes more than one hit to make him quit. He's never bankrupt until he has checked out his last balance of strength. You can hurl him away, but you can't possibly keep him away. You can check him, but he'll always come back. His will is made of whalebone. It has snap, but won't snap. Bend it as much as you please, but watch out for the rebound! He can't fail; his spirit is guarded by a burglar-proof combination of resolution. When the storms drive him upon the rocks, he builds a raft out of the salvage, floats away, with confidence for his compass, and always finds the shore. There's a 60-horse power courage back of his ambition. He's a battering ram of purpose—ready to crash against any opposition. He isn't impressed by the barriers of precedent, but lunges straight at them, and proves that half the obstructions which blocked those who came before him were mere strips of fancy, painted by imagination into the semblance of walls. He isn't always guided by the losses of others, and thereby shows how many quitters attempted exactly the same things before. He escapes the consequences which would overtake a coward, because he doesn't shrink from them. Consequences, like all other bullies, take advantage of the weakling. Instead of nerves, he's strung with nerve, and his soul is a wholesome thing—wherein lies the secret of his power. He won't be bought off; he can't be fought off. Back of him is something stronger than any trial ahead. His honor is a talisman which keeps him clean and resistless. There's a strange flaw in his hearing—his ear cannot detect the note of discouragement, so his ideals become ideas and not fancies, and his dreams change to blue prints from which he builds reality.

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SINGAPORE—SUBURBAN ROAD, LEADING TO TANGLIN, THE EUROPEAN RESIDENTIAL DISTRICT.

### Mr. T. B. Macaulay, Chairman.

The Montreal Gazette, of the 9th of June, had the following press despatch from Kingston, Ont., regarding our Managing-Director :

"The Canadian Congregational Union, which is in session here, this forenoon selected Mr. T. B. Macaulay, of Montreal, as its chairman for 1912. The election caused enthusiasm, as he is one of the strong men of the church."



### Six and Half a Dozen.

A white man during reconstruction times was arraigned before a coloured justice of the peace for killing a man and stealing his mule. It was in Arkansas, near the Texas border, and there was some rivalry between the States, but the coloured justice tried always to preserve an impartial frame of mind.

"We's got two kinds ob laws in dis yere co't," he said : "Texas law an' Arkansas law. Which will you hab ?"

The prisoner thought a minute and then guessed that he would take the Arkansas law.

"Den I discharge you fo' stealin' de mule, an' hang you for killin' de man."

"Hold on a minute, Judge," said the prisoner.

"Better make that Texas law."

"All right. Den I fin' you fo' killing de man, an' hang you fo' stealin' de mule."



### In Bad Company.

"Now Pat," said a magistrate to an old offender, "what brought you here again?"

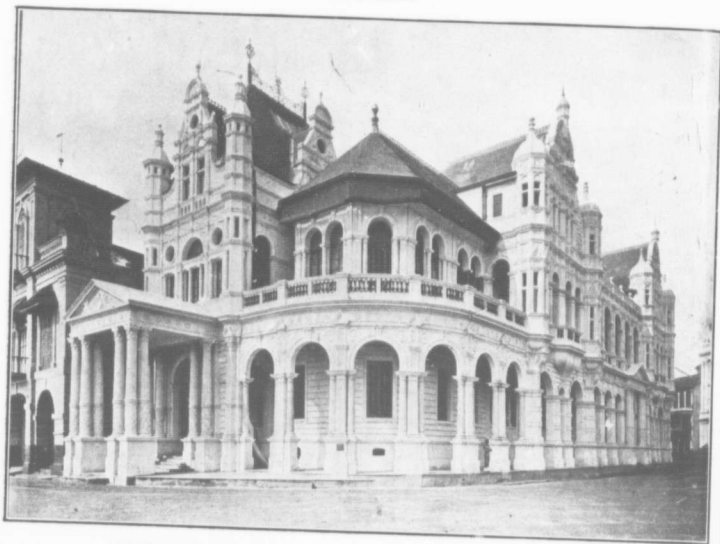
"Two policemen, sor," was the laconic reply.

"Drunk, I suppose?" queried the magistrate.

"Yes, sor," said Pat ; "both av thim."



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SINGAPORE—HONG KONG AND SHANGHAI BANKING CORPORATION BUILDING.

### The Death of Pain.

Sir William Osler, Bart., Regius Professor of Medicine in Oxford University, had recently an exceptionally interesting article in the American Magazine on "Man's redemption of Man." A paragraph on the "Death of Pain" is here given, in which the blessing following the introduction of anaesthesia is vividly given :

Within the life-time of some of us a strange and wonderful thing happened on the earth—something which no prophet foretold, of which no seer dreamt, nor is it among the beatitudes of Christ himself ; only St. John seems to have had an inkling of it in that splendid chapter in which he describes the new heaven and the new earth, when the former things should pass away, when all tears should be wiped away, and there should be no more crying nor sorrow. On October 16, 1846, in the amphitheater of the Massachusetts General Hospital, Boston, a new Prometheus gave a gift as rich as that of fire, the greatest single gift ever made to suffering humanity—the prophecy was fulfilled—*neither shall there be any more pain* ; a mystery of the ages had been solved by a daring experiment by

man on man in the introduction of anaesthesia. As Weir Mitchell sings in his poem, "The Death of Pain :"

Whatever triumphs still shall hold the mind,  
Whatever gifts shall yet enrich mankind,  
Ah ! here, no hour shall strike through all the  
years,

No hour so sweet as when hope, doubt and fears,  
'Mid deepening silence watched one eager brain  
With God-like will decree the Death of Pain.

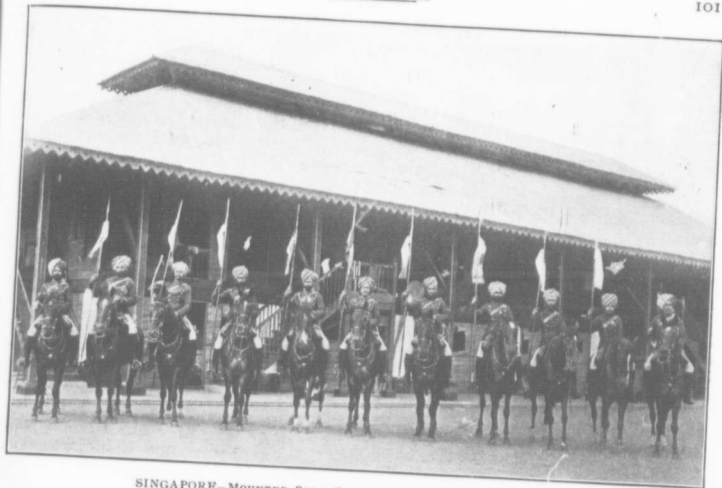
At a stroke the curse of Eve was removed, that multiplied sorrow of sorrows, in all ages, representing the very apotheosis of pain. The knife has been robbed of its terrors, and the hospitals are no longer the scenes of those appalling tragedies that made the stoutest quail. To-day we take for granted the silence of the operating-room, but to reach this Elysium we had to travel the slow road of laborious research, which gave us first the chemical agents, and then brave hearts had to risk reputation, and even life itself, in experiments the issue of which for long seemed doubtful.

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SINGAPORE—MOUNTED BODY GUARD (FEDERATED MALAY STATES).

### Two Letters from England.

BUXTON, England, April 18, 1911.

J. STRACHAN, Esq.,  
Newcastle England.

Policy 53209.

Dear Sir,—Re yours of 13th instant, I have decided to accept Option No. 3 as suggested and enclose form signed as desired.

I am quite satisfied with the results which I consider excellent.

Yours faithfully,

J. R. TYERS.



GATESHEAD, England, 19th April, 1911.

JOHN STRACHAN, Esq.,  
Sun Life Assurance Company of Canada,  
Newcastle.

Thomas Romanis, deceased.

Dear Sir,—We are obliged by your letter of the 12th instant, enclosing the form of receipt herein which we have had executed by the executors and now return to you, in exchange for which we shall be pleased to receive the cheque for the amount stated of £136 : 1 : 6. The executors are extremely gratified at the very satisfactory result of the assurance.

We are, yours faithfully,

H. & A. SWINBURNE.

### Two Canadian Letters.

GANANOQUE, Ont., March 1st, 1911.

Thirty years ago I took \$1,000 assurance in the Sun Life Assurance Company of Canada. My premium was \$28.70. After having assurance during that term and paying altogether \$861.00, I am now offered four choices :

1st. Cash \$1,353.15.

2nd. A cash paid-up policy for \$2,275.00.

3rd. An Annuity of \$126.10.

4th. Cash \$716.35 and a paid-up policy for \$1,000 still earning profits.

These results are fine and speak for themselves.

Yours sincerely,

O. J. SHANEMAN.



GANANOQUE, March 1st, 1911.

I am to-day in receipt of the matured results of my policy in the Sun Life Assurance Company of Canada. I paid thirty premiums of \$28.70 and now on the very day of maturity receive cash \$1,353.15, or in lieu of that am offered a paid-up assurance policy for \$2,275.00 or an annual payment for the rest of my life of \$126.00, or cash \$716.35 and a paid-up policy for \$1,000 which continues to participate in profits for the rest of my life.

These results need no comment.

In addition to the above I had assurance during the whole term.

Sincerely yours,

G. L. JOHNSTON.

## Singapore—"The Gateway of the Occident and Orient."

(Continued from front page).

the commerce of the east and west, and which was often the prey of the fierce Malayan pirates.

The trade of the Straits Settlements—that is, Singapore, Penang, Malacca and Province Wellesley—reached 559 millions of Straits dollars (57c.) in 1908. Of this 297 millions were imports and 252 millions exports. The principal exports are tin, rubber gambier and spices.

The harbour of Singapore is one of the most picturesque and liveliest in the East. It ranks next to Hong Kong and is the eighth largest seaport in the world. Singapore is a great storehouse, not only for the products of the neighboring straits, but for the products of Europe, America, China, Australia, Japan, Java, India and the Philippines. From here they are distributed far and wide. The harbour is called the "coal pit of the East," because of its rich stores of coal. Great improvements are being made in the harbour and soon it will possess the finest docking facilities in the East, as well as one of the largest dry docks in the world, which will be 860 feet long, and 100 feet wide, with a water depth of thirty-five feet over the entrance sill; at high tide this dock will accommodate the largest battleship afloat and still have 300 feet to spare in length and 17 feet in width. About 30 thousand vessels of all kinds pass in and out of the harbour every year. The dockage and other harbour improvements will cost about twenty millions of dollars which expense will be borne by the sturdy and progressive colony.

### SCHOOLS.

The public schools are numerous and excellent. The Anglo-Chinese schools are supported by the influential and beneficent Methodist Mission, whose head is Bishop Oldham, and whose work extends from India to the Philippines. The St. Joseph's Institution is also doing good and useful work, and is directed by Brother Michael, an American. The Church of England has a Bishop here, and the stately St. Andrew's Cathedral is one of the real and useful ornaments of the city. Great work for the uplifting of the natives is being done by the Church of England. English is the official language, but all government notifications are given in Malay, Chinese and Tamil. Malay is the *lingua franca* of the place.

### THE FEDERATED MALAY STATES,

composed of Perak, Selangor, Negri Sembilan

and Pahang, are now under British control, as well as the States of Kedah, Kelantan and Tringganu, so that to-day the whole Malay Peninsula is within the sphere of the uplifting influence of England, which has brought order, progress and prosperity to the growing and marvellously rich land of the Golden Chersonese. In the Federated Malay States there are seventeen hundred miles of good metal roadways built under British supervision, roadways like those which may be seen in the beautiful suburbs of Singapore, and which are a real delight to all visitors.

### THE BASIS OF PROSPERITY.

Three products of the Malay Peninsula are great sources of wealth. About 65 per cent. of all the tin consumed in the world is produced in the Malay States. The value of the tin exported last year amounted to \$40,597,935. By 1915 the Malay Peninsula will have 100,000,000 acres of Para rubber trees giving latex. This number of trees should yield at least 90,000,000 pounds of rubber. The market price is now \$2.25 per pound. (As we go to press the price is in the vicinity of \$1.00.—Editor.) If the price should drop to \$1.00, there would be produced \$90,000,000 worth of rubber, which ought to show a net profit of \$50,000,000. The coconut tree is the third important product. This tree thrives well in many parts of the Malay Peninsula, and copra is destined to become a growing item of export, owing to the new uses to which it is being put. Not long ago the supply of copra exceeded the demand. To day the supply is insufficient. Formerly the manufacturers of soap were the only users of the coconut oil, but France found it of value for edible purposes, and this knowledge has extended to other countries. This fact has increased the demand beyond the present supply. It is reported that the copra butter produced in France is cheaper than and quite as popular as cow butter, and that increased facilities for its manufacture are being constantly made. Coconut planters claim that copra can be produced at \$50 a ton with a very satisfactory profit. The market price reported in Australia at the present time is \$120 per ton. For several years the planters were discouraged and gave up their cocoanut land to rubber culture. There is not much tendency in this direction now. Instead, the cocoanut acreage is being rapidly increased, and while the profit may not be as great as in rubber culture, it is believed by many that it is more sure and steady. The copra exports from this district amounts annually to over \$5,000,000.

## MILITARY.

The city is defended by forts and batteries with all modern equipments that make it the Gibraltar of the Far East. About twenty-five hundred men of the different arms of the service are stationed here. The excellent police force is composed of Sikhs, Malays and Indians, who preserve order throughout the city and suburbs.

## INDUSTRY.

The two hundred thousand Chinese of the Island are the human dynamos that are the real developing power of the rich island, and the several hundred thousand scattered through the Malay States are rapidly promoting the material welfare of the Peninsula. They are the successful planters, mine workers, merchants, manufacturers, and traders of this region, where, through the liberal British policy, they have become rich and prosperous, and they are also charitable and philanthropic, as many of the noble institutions of Singapore and Malay Peninsula will testify.

## THE ISLAND OF SINGAPORE

is 27 miles long, 14 miles wide and 66 miles in circumference. Between Singapore and Canada the time difference is 12 hours. While you breakfast here your friends are dining there. Singapore is about 76 north miles of the equator and basks in eternal summer on the China sea.

The climate is equable and healthful. It is cooler than Colombo or Calcutta, which is owing to the fact that it rests on a sea-girt island where

The air is soft with the breath of sweet blossoms,  
And mild are the breezes laden with dew,  
And gentle the touch of the winds that are  
blowing,

Over the waters of changeable hue.

The death rate among the natives is 40 in 1,000; among the whites it is only 17, which compares favorably with the healthiest European or American cities. Monsoons blow northeast from November to March, and southwest from



SINGAPORE—A RUBBER TREE.

from May to September. Singapore is always favoured with a gentle breeze, and knows neither typhoon nor the serious earthquake.

## POPULATION.

Look at the streets if you want to see what kind of population Singapore contains. Everywhere the keen-eyed and active Chinaman predominates, in number and commercial progress. There is only one European to every forty Chinese. In the throngs that move over the busy thoroughfares you see specimens of forty different races and tribes. There is the Tamil, Arab, Negro, Bugis, Dyak, Battak, Javanese, Japanese, Parsee, Sikh, Annamese, Maratta, Afghan, Siamese, Burmese, Jew, Armenian, Turk, etc.; all clad in picturesque costumes, some scarcely clad at all. Five thousand whites are here, mostly British subjects. There are only about twenty Canadians and fifty Americans on the island.

# Sun Life Assurance Company of Canada

## The Results for 1910

### Assurances Issued during 1910

Assurances issued and paid for in cash during 1910..... **\$23,512,377.81**  
 Increase over 1909..... 2,003,104.65

### Income

Cash Income from Premiums, Interest, Rents, etc. (exclusive of \$75,000 received for increased capital, and \$60,000 premium thereon)..... **9,575,453.94**  
 Increase over 1909..... 1,797,321.89

### Assets

Assets as at 31st December, 1910..... **38,164,790.37**  
 Increase over 1909..... 5,359,793.60

### Surplus

Surplus distributed to policyholders entitled to participate in 1910..... **377,792.34**  
 Applied to place Annuity Reserves on basis of British Offices Select Annuity Tables..... **210,850.28**  
 Added to Surplus during 1910..... **643,903.01**  
 Surplus earned in 1910..... **\$1,232,545.63**

Total Surplus 31st December, 1910, over all liabilities and capital according to the Company's Standard, viz., for assurances, the Hm. Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest..... **\$3,952,437.54**  
 Surplus, Dominion Government Standard..... **5,319,921.18**

### Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1910..... **3,023,462.56**  
 Payments to policyholders since organization..... **26,266,630.01**

### Business in Force

Life Assurances in force 31st December, 1910..... **143,549,276.00**

### The Company's Growth

YEAR	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872.....	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1880.....	141,402.81	473,632.93	3,897,139.11
1890.....	889,078.87	2,473,514.19	16,759,355.92
1900.....	2,789,226.52	10,486,891.17	57,980,634.68
<b>1910.....</b>	<b>9,575,453.94</b>	<b>38,164,790.37</b>	<b>143,549,276.00</b>