

VIEWS OF 1913 OUTING.

SUNSHINE

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1913



THE ALGONQUIN HOTEL.
A FISHING BOAT OF ST. ANDREWS.

SUNSHINE

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

W. F. STEEDMAN, *Editor.*



HEAD OFFICE AND BUILDINGS

SUN LIFE ASSURANCE COMPANY OF CANADA.

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To-morrow.

The uncertainty of the tenure of human life has been the subject of comment by sages and poets from the very beginning of time. Every man is willing to admit at any time that he is not absolutely sure of being alive on the following day. At the same time, while his mind, when directed to the question, will always admit the uncertainty, it seems to be only on rare occasions that it comes home to his heart.

Perhaps it is well indeed that it is so. Were the fear of immediate death hanging over one like a sword of Damocles every hour of every day, life would then be scarcely worth the living; but unfortunately the tendency among mankind seems to be utterly to forget the possibility of the sudden breaking of life's thread and thus to ignore the responsibility which the danger of such an event places upon us.

The old Persian poet, Omar Khayyam, away back about the eleventh century, wrote the lines—

“To-morrow? Why, To-morrow I may be
 Myself with Yesterday's Seven Thousand
 Years.”

Now in realizing that you yourself may be to-morrow with yesterday's seven thousand years, the chances are that in such an event you would leave your loved ones behind you, not with yesterday's seven thousand years, but with to-morrow's seven thousand troubles.

So that, while you have passed beyond the sphere of earth's sorrows and difficulties, the condition of those you love and their ability to withstand the “slings and arrows of outrageous fortune” depend upon the measure to which you have lived up to the responsibility of making provision for them.

The soundest health, the best physique, the least dangerous of occupations are not sufficient to guarantee that you will live beyond to-morrow. We have a case in mind now. Policy No. 274443, in the Sun Life Assurance Company of Canada, was taken

out in February last by a young farmer. This young man had only had one sickness during his life and that had been many years before. By medical men he was considered to be above the average physically. According to all the laws of probability he could have expected to live forty-two years longer. In July he was stricken with appendicitis and died in three days following an operation.

We merely cite this case to show you that even the most robust cannot feel sure of continued life. You may be in the very flush of youthful vigour, you may be conscious of a superb vitality, but sudden disease may seize upon you at any time, or some accident may befall which will snuff out the candle of your life at a moment's notice. Instances indeed have been known in the experience of this Company, where a man has applied for life assurance to protect his family and yet been dead before he had time to pass the necessary medical examination. Other instances have been known in which by only a few hours' time have men succeeded in getting the assurance protection they desired. We call to mind a case where the Company's representative on going to deliver a policy found that the assured had fallen off a high building and been killed less than an hour before.

These cases will serve to show how suddenly, how unexpectedly the fates may snip the thread of life. The man who has wife and children, who has no large amount of capital laid by for their support and who has not a substantial amount of life assurance, is gambling heavily with fate; and if he loses, it is not he, but his family, who will have to pay the stakes.

Mr. White's Tragic Death.

With tragic suddenness death has already taken away one member of the happy party which recently returned from St. Andrews-by-the-Sea.

Among those who took part in the Outing there was none who appeared to enjoy himself better,

none who participated in the general activities with more zest than Mr. Holland A. White.

On the very day of his return from St. Andrews Mr. White was stricken with heart-failure at table and within a few minutes he had passed away.

Mr. White was formerly the Company's manager at Hamilton, Ont., but some time ago gave up his more strenuous managerial duties and thereafter represented the Company at Welland, Ont.

Mr. White was one of the Company's veterans and had a host of friends both in Head Office and in the field. He will be greatly missed at future agency gatherings.

First Business from South Africa.

The Sun Life of Canada is still branching out. Already one of the best known and most widely spread companies in the world, it has just recently opened in South Africa, and the first batch of applications was recently received. The following paragraph from a well-known Cape Town paper will be interesting:

"The Sun Life of Canada, which is now opening a branch of its business in this country, under the management of Major W. H. Brown, was established in 1865, and has already assets of £10,000,000, with a revenue of over £2,500,000 and a net surplus of £1,095,000. Expansion in this Company's figures is proceeding at a marvellous rate. The net new business for 1912 exceeded £6,300,000, while, as a proof of public confidence, over £400,000 was received as purchase money for annuities.

"When it is stated that the net interest earned on investments during last year was just over six per cent. and that the expenses of managing so vast a business were moderate, enough has been said to prove that the Sun Life of Canada is worthy of public confidence in a high degree, and we welcome the advent in South Africa of another strong life office offering up-to-date and attractive plans of insurance backed by absolute security."

Made No Difference.

"What are you doing, dear?" asked the little girl's mother as she paused to look at some very strange marks the child was making on a piece of paper.

"I'm writing a letter to Lillie Smith," was the answer.

"But, my dear," laughed the mother, "you don't how to write."

"Oh, that doesn't matter, mother! Lillie doesn't know how to read."

THE 1913 OUTING

The 1913 Agency Outing of the Sun Life of Canada was held during the first week of September at St. Andrews-by-the-Sea, New Brunswick. As readers of SUNSHINE have always evinced a large degree of interest in the doings of the Company's men, we take pleasure in publishing the following brief account.

About noon on Tuesday, Sept. 2, after an overnight trip from Montreal, over the Canadian Pacific Railway line, the Sun Life Special steamed into the little station of St. Andrews. Some in rigs and some afoot, the party, numbering about one hundred and forty in all, climbed up a steep road to the summit of the eminence on which stands the Algonquin hotel, the fine summer hostelry run by the C.P.R., and the headquarters of the Outing Party.

Here we got our first real look at the scenery which has made St. Andrews so famous. At our feet, partly hidden by the curve of the tree-clad hill, lay the little town, straggling along the shore and up the hillside. In front lay the wide sweep of Pasamaquoddy Bay, curving around on both sides of the promontory on which we stood, and dotted with sailing and motor craft of various shapes and sizes. Here a sturdy fishing boat plodded along at a steady, business-like gait, there a large boat-motor chug-chugged its spray-strewn way through the waves, and over to the right, where the Maine coast shouldered up, a trim racing yacht leaned over before the breeze and danced along over the glittering waters, her wet hull glistening like gold in the sunlight.

Ten miles away the picture was closed in by a frame of bluish-brown islands that rose abruptly from the sea, forming between them narrow channels through which the racing tides of the Bay of Fundy swished, foaming white.

Over the big expanse of water the waves danced and shimmered under a bright sun which shone from a blue sky, the pale sapphire of which was relieved here and there by a tuft of white cloud.

Altogether it was a picture to make glad the heart of the man from the murky city or the sealess stretches of the interior.

But what was a feast to the eye was not enough to satisfy the appetite of the inner man, and the call to lunch was speedily responded to. And let us here record that that lunch, and every other

meal the party partook of at the Algonquin was a gastronomic treat.

Lunch gave every one such a nice "look pleasant" appearance that the Official Photographer seized the chance, and several good group pictures of the party were taken.

The afternoon was spent variously by the various persons present. Some golfed, some went driving, some went swimming, some went boating, some played tennis, some bowled, some played billiards, some sat on the gallery and talked to the ladies. And amid it all one could hear the warm salutations of old friends meeting and greeting. It was "Hel-lo, Tom! You're looking fitter than ever", "Why, look who's here! You'll soon need a shine instead of a haircut, Pop", "How'd ye leave the folks", "Hé, bonjour mon vieux. Comment ça va?" and so on. And while the old friends were being reunited, the new ones were getting acquainted.

By dinner-time every one was pretty well at home with the others and merry little parties were being formed for the evening's enjoyment.

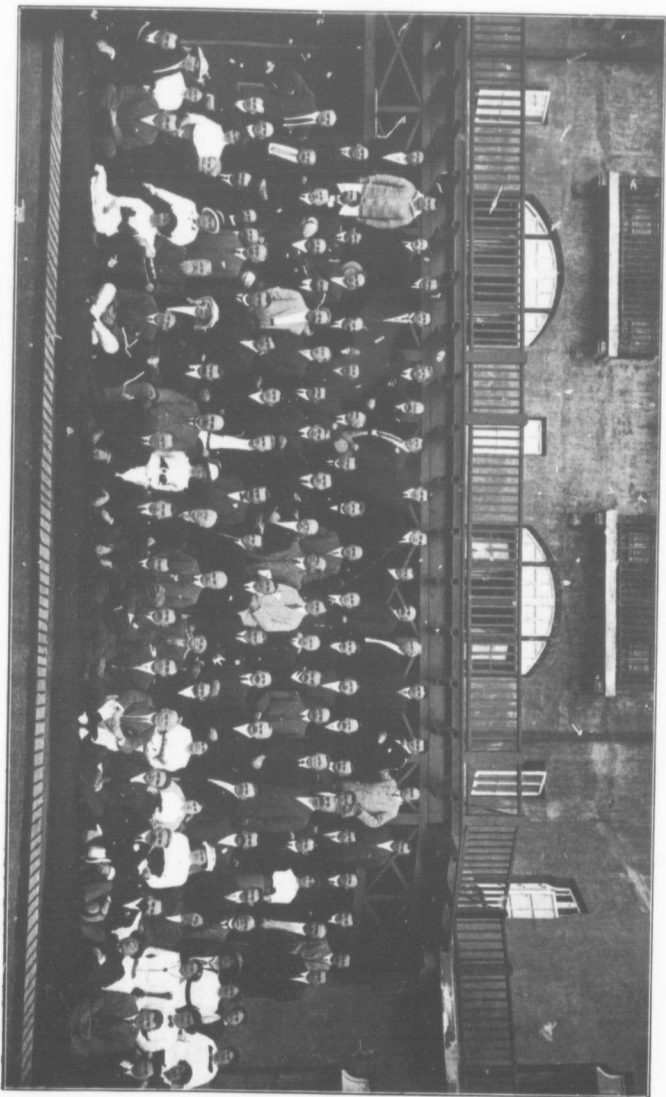
But it wasn't all play. In the evening the Macaulay Club met. This organization consists of men who write and pay for \$100,000 or more of business every year. They are organized on club lines, and the official positions are obtained by success in the field. At the meetings points of importance to the members are brought up and general club business transacted.

Wednesday morning and afternoon were spent in general amusement, with motor-boating as a special feature. In the evening the banquet was held and this was the central feature of the Outing.

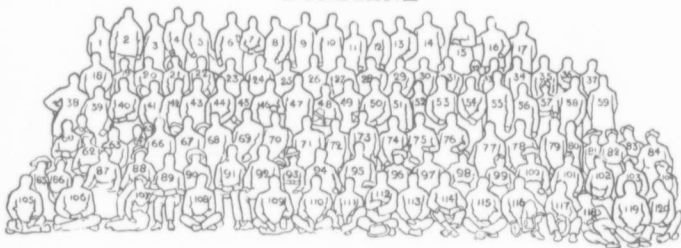
The Banquet.

The whole party was present at the banquet, which was held in the main dining room. At the head table were seated Mr. John McKergow, a Director of the Company, Mr. T. B. Macaulay, Managing-Director, Mrs. McKergow, Mrs. Macaulay, Mr. A. Long, Superintendent of Agents in the United Kingdom, Mr. Wood, Actuary, Mr. Cope, Assistant-Secretary and Superintendent of Agencies, Mr. Macnutt, Treasurer, Mr. Jas. W. Simpson, Inspector of Domestic Agencies, and others.

After the repast itself had been dealt with, Mr. Cope took charge of the meeting and introduced the speakers. Of course the chief address was



THE WHOLE FAMILY.—(For key see page 138.)



KEY TO GROUP PICTURE.

- | | | |
|-------------------------|--------------------------|------------------------------------|
| 1. K. V. Stanton. | 41. H. R. de St. Victor. | 81. Mrs. Neeland. |
| 2. R. R. Elliot. | 42. C. V. Gaudet. | 82. Mrs. W. Lyle Reid. |
| 3. J. H. A. Mackay. | 43. Geo. E. Currie. | 83. Mrs. Cunningham. |
| 4. C. S. V. Branch. | 44. J. F. Crusoe. | 84. Miss Truell. |
| 5. J. H. Woolsey. | 45. Josephat Poulin. | 85. Mrs. Tryloff. |
| 6. W. D. McCallum. | 46. John H. Poff. | 86. Mrs. Coburn. |
| 7. A. Lecavalier. | 47. J. A. Macfayden. | 87. Mrs. Macgregor. |
| 8. E. E. Turgeon. | 48. E. V. Dyer. | 88. Mrs. Parker. |
| 9. R. H. Neeland. | 49. C. E. Kregloe. | 89. Wm. Grant. |
| 10. J. Cooper Smeaton. | 50. D'Arcy Brinsfield. | 90. Mrs. Wilkinson. |
| 11. Chas. N. Wonderlic. | 51. Dr. Bowes. | 91. E. A. Macnutt. |
| 12. H. Walker. | 52. J. O. Richardson. | 92. A. Long. |
| 13. H. R. McArren. | 53. T. R. Raitt. | 93. Mrs. T. B. Macaulay. |
| 14. F. H. Osborne. | 54. W. Kennedy. | 94. Mr. John McKersow (Director). |
| 15. W. F. Steedman. | 55. D. H. Moore. | 95. Mr. T. B. Macaulay (Man.-Dir.) |
| 16. F. C. Holbeck. | 56. T. H. Visner. | 96. Mrs. McKeracw. |
| 17. A. W. Shafer. | 57. Miss Visner. | 97. Arthur B. Wood. |
| 18. F. J. McDonald. | 58. John R. Reid. | 98. Miss Leroux. |
| 19. J. R. Leroux. | 59. E. S. Ashfield. | 99. Mrs. Turgeon. |
| 20. J. T. Chenard. | 60. Gilbert C. Jordan. | 100. Mrs. Drapeau. |
| 21. J. S. Martineau. | 61. L. D. Warren. | 101. Mrs. Elder. |
| 22. Alexander Bryden. | 62. Mrs. Jordan. | 102. Mrs. Walker. |
| 23. A. O. Miron. | 63. Adelard Tremblay. | 103. Mrs. Ashfield. |
| 24. T. W. Reid. | 64. J. A. Marmen. | 104. Mrs. Mertz. |
| 25. C. K. Ives. | 65. Jos. Bohinc. | 105. E. Coburn. |
| 26. J. T. Witbeck. | 66. W. H. Hill. | 106. H. W. Tryloff. |
| 27. Walter C. Gaden. | 67. A. S. Macgregor. | 107. Miss Grant. |
| 28. John W. Gordon. | 68. Ludger Pearson. | 108. Ernest W. Owen. |
| 29. K. M. Cushing. | 69. J. A. M. Pesant. | 109. E. E. Wilkinson. |
| 30. W. M. Baker. | 70. Dr. D. H. Rogers. | 110. James W. Simpson. |
| 31. W. E. Nizgent. | 71. C. J. Beland. | 111. F. G. Cope. |
| 32. Thos. Hendry. | 72. J. L. Gold Smith. | 112. John A. Tory. |
| 33. E. Stuart Taylor. | 73. J. C. Salisbury. | 113. J. N. Mertz. |
| 34. R. A. Piper. | 74. H. B. Dunsford. | 114. Thos. J. Parkes. |
| 35. A. E. Counsell. | 75. W. A. White. | 115. W. Lyle Reid. |
| 36. W. Scott Hein. | 76. R. J. Stuart. | 116. N. T. Truell. |
| 37. A. R. Bishop. | 77. R. Work. | 117. Rupert Prat. |
| 38. Holland A. White. | 78. J. A. Drapeau. | 118. Jas. A. Snadell. |
| 39. J. Kaufmann. | 79. A. T. Elder. | 119. F. B. Deacon. |
| 40. L. A. Trudelle. | 80. Wm. Marsden. | 120. Dr. Thomson. |

that of the Managing-Director, who sketched the growth of the Company, pointed out the leading position it had assumed in the assurance world and showed the magnificent financial condition which it had attained.

In speaking of the position the Company had assumed in the assurance world, Mr. Macaulay brought to the attention of his audience two important facts.

The Sun Life of Canada, he said, was now Canada's largest Company in every way. Its assets, surplus, business in force, new business and revenue were now ahead of those of any other company in the Dominion.

Then he dwelt on the progress of the Company abroad. He told of how the Sun Life of Canada

had entered the United States field and quickly taken its stand among the leaders. He told how it had entered Britain and assumed a huge lead over all companies in respect of annuity business. He told of its entry into other lands and other continents, literally from "China to Peru," and reaching to Jerusalem itself. He showed that everywhere it had gone, the Sun Life of Canada stood in the front rank, and announced that, of companies issuing only ordinary assurance policies the Sun Life of Canada was now doing the largest new business in the British Empire!

But perhaps the most important announcement made by Mr. Macaulay was made during his remarks on the Company's financial condition. In



TWO DIRECTORS.
Mr. T. B. Macaulay and Mr. McKergow.

addition to the surplus of five and a half million dollars shown on the Company's books, there was, he said, the Contingent Fund, consisting largely of bonus stocks received along with bonds. This Contingent Fund, although its securities were shown in the books at a purely nominal value, was equivalent, at prevailing market prices, to a matter of millions of dollars. The holdings of Illinois Traction Common alone were worth nearly four millions and were likely to increase. (As a matter of fact the market price of the stock has gone up half a million dollars between the date of Mr. Macaulay's remarks and the time of writing.—Ed.)

The income from this stock alone was over \$175,000 per annum and as the Illinois dividend was practically certain to be increased at an early date, the Company's income from this source would receive a substantial addition.

Mr. Macaulay's speech was received with enthusiasm and he was accorded an ovation at its close.

Following the Managing-Director's address, speeches were delivered by Mr. McKergow, as representing the Board of Directors, and by a number of other guests, and the presentation of

lockets and other prizes to the Macaulay Club men was proceeded with. The presentations were made by Mrs. T. B. Macaulay and Mrs. McKergow, and these ladies added much to the enjoyment of the proceedings by the well-chosen words of congratulation with which they presented the prizes.

After some further speeches the meeting broke up with the singing of the British, Canadian and United States national songs.

Thursday was another day of enjoyment. A night's rain had only served to refresh the landscape and make the sea and sky bluer than ever. In the morning a large number of the party went deep sea fishing. Two large motor boats and a large fishing boat with auxiliary motor power were chartered and the party set out for the fishing grounds. The photographs accompanying this article will show what success was had. Keen rivalry was evinced between the different crews, and each claimed to have outdone the others. Each boat had a record of its own anyhow. One caught the biggest cod, another landed a skate big enough to roof a house with, and on the Managing-Director's boat Mr. Macaulay himself landed the only halibut of the lot.

Anyhow, every one came back satisfied and it was a pretty kettle of fish we got.

The only question is, what on earth ever became of the fish after they were photographed?

That evening the General Business Meeting was held. Helpful papers on practical subjects pertaining to the agents' work were read by field men. Mr. Eastcott of Ottawa, Mr. St. Victor of Quebec, Mr. Gaudet of Montreal, Mr. "Tom" Hendry of Brantford, Mr. J. Kaufmann of Philadelphia, and Mr. R. M. Cushing of Montreal delivered interesting addresses.

Mr. Macaulay also made some interesting remarks and announcements of a nature particularly affecting agents, and Mr. Wood, the actuary, put in a lively quarter of an hour answering red-hot questions as to the principles the Company followed in acceptance or rejection of risks, etc.

The meeting, which was presided over by Mr. John R. Reid of Ottawa, was most helpful and every man felt that he had learned a good deal from the discussions.

Friday morning was spent in the usual round of amusement, tennis, golf, bowling, swimming, boating, etc. In the afternoon people began packing their grips. At 4.30 the train pulled out of the station and in a few minutes St. Andrews was a thing of the past.

On Saturday morning the Canadian Metropolis

was reached and the party broke up. A brief period of leave-taking and then train and steamboat bore the members of the Outing party towards all corners of the North American continent, all happy, refreshed by their outing, enriched by their intercourse with their co-workers, and inspired by the influence of the Sun Life of Canada spirit toward new endeavour and new success.

Macaulay Club Picture.

Each man in the picture wrote and paid for \$100,000 or more of business during the year. Are they not a handsome lot? The names are as follows:

FIRST ROW from left to right—J. A. Marmen, Rimouski, Que.; George E. Currie, Detroit, Mich.; L. D. Warren, Richmond, Va.; W. Scott Heim, Regina, Sask.; E. E. Turgeon, Montreal, Que.; Adelard Tremblay, 2nd Vice-President, Chicoutimi, Que.; A. O. Miron, President, Ottawa, Ont.; F. B. Deacon, Chairman, Vancouver, B.C.; Walter C. Gaden, 1st-Vice-President, Montreal, Que.; Thos. Hendry, Brantford, Ont.; A. Lecavalier, Montreal, Que.; J. A. Drapeau, Montreal, Que.; W. E. Nugent, Toronto, Ont.; Wm. Marsden, Hamilton, Ont.; A. T. Elder, Farnham, Que.; J. Kaufmann, Reading, Pa.

SECOND ROW—Ludger Pearson, Chicoutimi, Que.; Josephat Poulin, Beauceville, Que.; J. F. Crusoe, Detroit; K. Y. Stanton, Montreal; R. R. Elliot, Montreal; H. W. Tryloff, Mount Clemens, Mich.; J. A. M. Pesant, Montreal; Dr. D. H. Rogers, Gananoque, Ont.; C. J. Beland, Montreal; J. A. Macfadyen, Vancouver; J. C. Salisbury, Lansing, Mich.; J. D. Gold Smith, Kalamazoo, Mich.; D. H. Moore, Peterboro', Ont.; R. J. Stuart, Toronto; R. Work, Winnipeg; E. S. Ashfield, Ottawa; Chas. N. Wonderlic, Port Huron, Mich.; F. H. Osborne, Port Huron, Mich.; W. M. Butler, Montreal.

THIRD ROW—F. J. McDonald, Dauphin, Man.; J. R. Leroux, Montreal; J. T. Chenard, Quebec; J. S. Martineau, Quebec; C. V. Gaudet, Montreal; Joseph Boldue, Lévis, Que.; H. R. de St. Victor, Quebec; C. K. Ives, Montreal; T. Reid, Toronto; T. Witbeck, Vancouver; E. V. Dyer, Port Hope, Ont.; J. W. Gordon, St. Catharines, Ont.; D'Arcy Brinsfield, El Dorado, Md.; R. M. Cushing, Montreal; T. H. Visner, Grand Rapids, Mich.; R. Prat, Toronto; J. H. Woolsey, Winnipeg; J. N. Mertz, Weyburn, Sask.; A. E. Counsell, Regina, Sask.; R. A. Piper, Swift Current, Sask.

BACK ROW—Edgar Coburn, McAdam Junction, N.B.; R. H. Neeland, Ft. William, Ont.

Canada in Japan.

Our readers will be interested in reading the following extracts from the Japan Advertiser of August 9:

"Mr. W. A. Higinbotham, of Montreal, supervisor of the foreign agencies of the Sun Life Assurance Company of Canada, is visiting Japan in connection with the business of the Company. He is a brother of Mr. H. B. Higinbotham, manager of the Sun for Japan."

"Mr. George E. Foster, Canadian Minister of Commerce, and Mr. Richard Grigg, Dominion Government Trade Commissioner, who have been visiting Japan and the Orient for some months, were given a farewell luncheon on the 7th instant by Mr. H. B. Higinbotham, manager for Japan of the Sun Life Assurance Company of Canada, at his home in Yokohama. Mr. Foster sailed yesterday for America by the Empress of India. Mr. Grigg, after sojourning a few days longer in Japan, will return to Canada via Siberia and England."

Compensation.

A labourer who fell off a building and fractured his ribs was awarded \$100 compensation by the Court. But his lawyer kept \$75 for professional services. The labourer gazed at the \$25 that was handed to him in great surprise. "What are you looking at?" asked the lawyer. "Well, as you asked me, sir," replied the workman, "I was just wonderin' which of us it was that fell off the buildin' and broke his ribs."

The Scriptural Viewpoint.

"If any provide not for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel."—I Timothy, v. 8.

Business Failure.

Tramp—"Yes'm, I wunst had a good job managin' a hand laundry, but it failed on me."

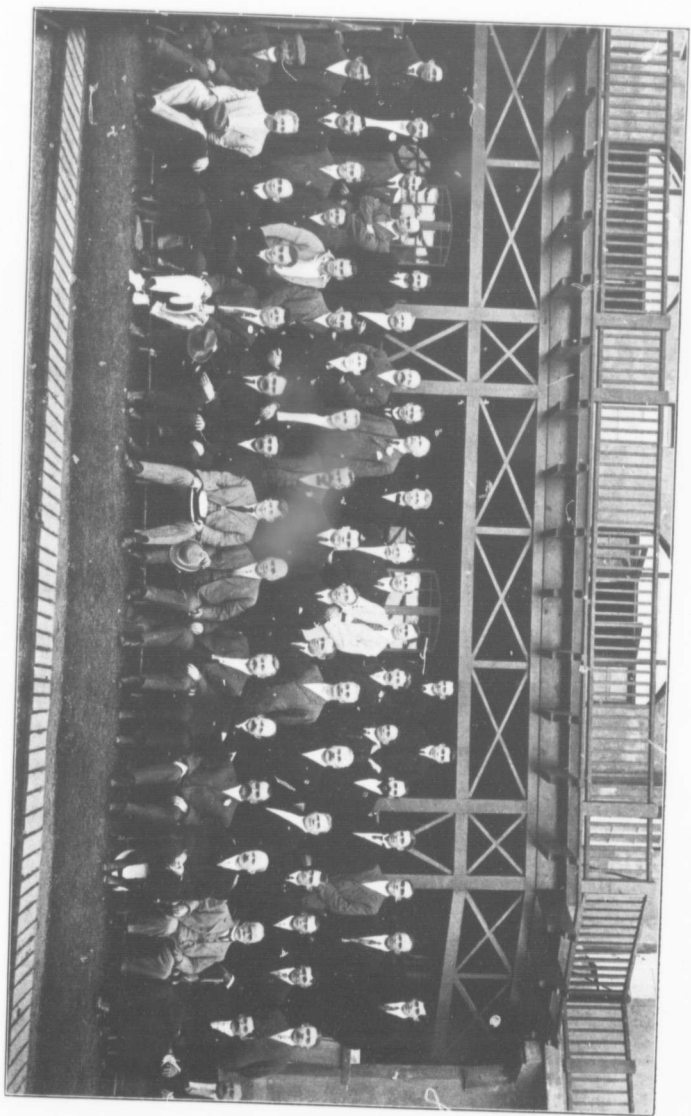
Lady—"Poor man! How did it happen to fail?"

Tramp—"She left an' went home to her folks."

A Tragedy.

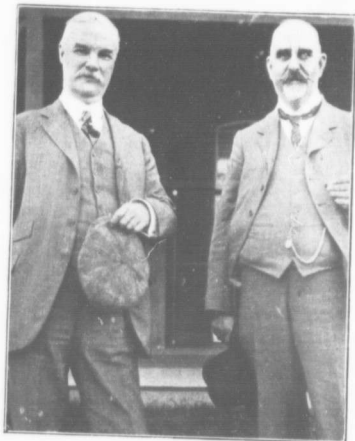
There was a girl whose name was May. She went a-motoring one day.

While speeding fast a rear tire burst And the next day was June the First. You don't quite follow, did you say? Why, sir, that was the last of May.



THE NOBILITY OF THE NOBILITY.

Menasha Club Members Fearlessly Facing the Photographer.



DOMINION AND MOTHERLAND.

Mr. Macaulay and Mr. Long, Superintendent of Agencies in United Kingdom.

Family Pride.

Prisoner (to jailer)—"Put me in cell 38."

"What for?"

"It's the one father used to have."

The Test.

"Is she a good musician?"

"Very. She knows when to quit."—*Detroit Free Press.*

Listing It.

"How did you list the money that fortune-teller got from you?"

"I put it under the head of prophet and loss."—*Baltimore American.*

Some Have It All.

"There's a sad case," said Mrs. Jones, as she laid the paper on her knees and wiped her spectacles. "A bride struck dumb after leaving the altar, and by last accounts she hadn't recovered her speech."

"It's the way of the world, my dear," said old Mr. Jones, with a sigh. "It's the way of the world. Some men have all the luck."

Prompt Settlement.

MADRAS, 15th August, 1913.

SUN LIFE ASSURANCE CO. OF CANADA,
Bombay.

118309 J. L. Rozario.

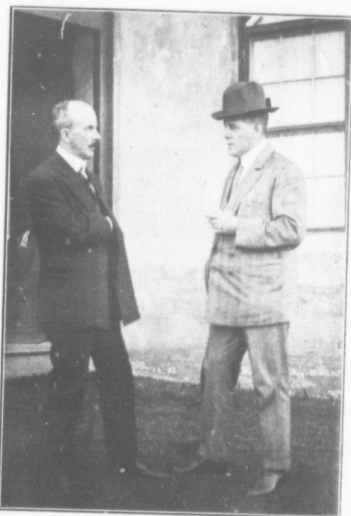
Dear Sirs,—I beg to acknowledge with thanks the receipt of your cheque No. 1016, dated 13th August, 1913, for Rs 2468,14,0, being the amount of the claim due to us under the above policy on the life of my late husband, who was an engineer in the Choolai Mills, Madras.

My husband died on the 14th July, 1913, and I submitted the completed claim papers on the 24th July. The claim was passed for payment on the 7th August, although the Company could take 60 days' time to settle claims under the terms of the policy.

While once more thanking you for the promptness with which the claim has been settled, I think the courtesy shown to me by Mr. G. Audishesiah, the Local Secretary of your Madras Branch, in getting the claim papers properly filled in, is deserving of special mention. This is very good of the Company and I am sure that with such examples of prompt settlements of claims, the Company will be most popular with all classes of people.

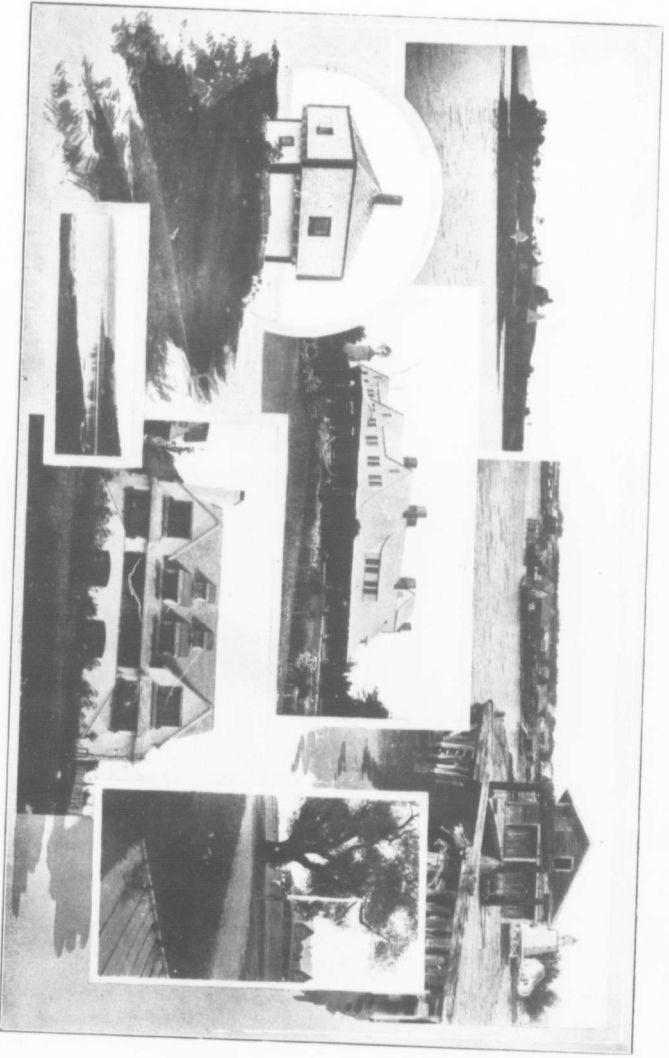
Yours very sincerely,

MRS. L. ROZARIO.



FROM SEA TO SEA.

Manager Bryden, of Newfoundland, chatting with
Manager Poff, of British Columbia.

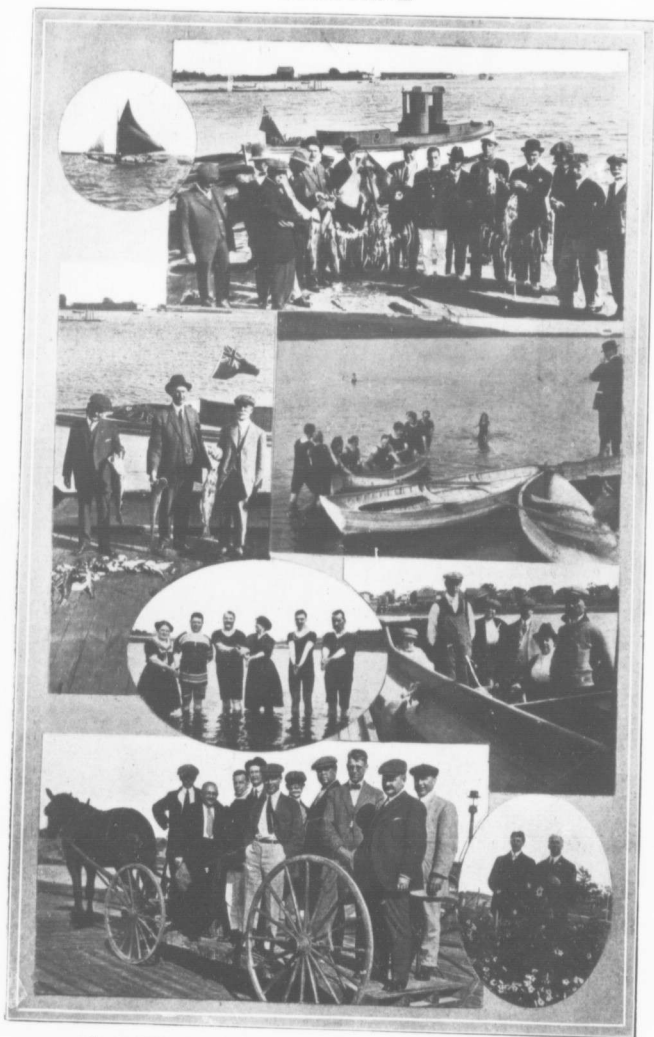


AROUND ST. ANDREWS.

The Old Black House. A Bit of Scenery

Sir William Van Horne's Residence, on Minster's Island. A Pleasing Vista.

The Village Water Front. A Fine Old Tree. Mrs. Haver Reed's Summer House.



Off to the Fishing Grounds.
 Three Big Ones.
 Ready to Dive.—But isn't the water just a
 little shallow?
 A Wagon Load of Good Fellows.

Fishermen's Luck.—The big floppy thing is a skate.
 A life on and in the Ocean Wave.
 A party of "Bons Canadiens" going for a spin.
 J. A. M. Pesant, W. D. McCallum.
 Total height, 12 ft. 6 in.; total weight, 460 lbs.



RAILBIRDS.

Mr. T. B. Macaulay and Mr. Cope taking things easily.

Assurance a Life Saver.

"I think we have said before that a famous physician who attended the late King Edward said that more deaths were caused to men by worry about the future of dependants who were left unprovided for, than by any other cause. My experience is that this is correct. There is no peace of mind equal to that which arises from the possession of a big life insurance policy in a sound company, especially when the premiums have been paid for many years.

"So life assurance is a life saver right enough. It is also a life saver in another way.

"Have you not felt the unique sense of elation when having been medically examined for life assurance, you are, after doubts and fears lest you will be turned down, told you are a first-class life. You feel endowed with fresh vigour. You go to work with redoubled energy and your whole mental outlook on life is vastly brightened.

"How many people understand this aspect of life assurance? Yet if it was put to them clearly how few people would hesitate at struggling to pay a premium for a good sized ordinary policy. It will add years to their lives."—*Canadian Insurance.*

Quite Different.

"Oh, Willie, you must put your drum away. This is Sunday."

"But, mother, I was goin' to play some sacred music."

Strange.

"What a mistake it is to judge men by their clothes!"

"Yes, I know a self-made millionaire who dresses as well as any of the clerks in his establishment."

What He Came After.

Pater—"I wish Mary's young man would come round after supper."

Mater—"That's all he does come after."

Observation.

"How many seed compartments are there in an apple?" he asked. No one answered. "And yet," continued the school inspector, "all of you eat many an apple in the course of a year, and see the fruit every day, probably. You must learn to notice the little things in nature."

The talk of the inspector impressed the children, and at recess the teacher overheard them discussing it. A little girl, getting her companions around her, gravely said:

"Now, children, just suppose I am Mr. Taylor. You've got to know more about common things. If you don't you'll grow up to be fools. Now, tell me, Minnie," she continued, looking sternly at a playmate, "how many feathers are there on a hen?"

The Usual Result.

Muggins—"Whatever became of that friend of yours who used to have money to burn?"

Buggins—"He's sifting the ashes."



"LES GENS DE QUEBEC."

A group of French Canadians from the Ancient Capital

POLICY PAYMENTS PLEASE

Sixty Per Cent. Return.

37 COXWELL ROAD,

EDGBASTON, Birmingham, Sept. 2nd, 1913.

Mr. S. MARSHALL,

Sun Life Assurance Company of Canada,
Birmingham.

Dear Sir,—I am greatly obliged to you for receipt of cheque in settlement of amount due to me in respect of policy No. 41980.

Twenty years ago I assured with your Company and your cheque, beyond the face value of the policy, gives a profit of 60 per cent., a striking tribute to the successful management and careful investments of the funds.

I wish to add how delighted I am with the results and the great promptitude in payment (24 hours), and I trust that the Sun Life Company of Canada will continue the prosperity it so deservedly merits. I am,

Yours truly,

JAMES C. GRIFFIN.

Delighted With Result.

BAYVIEW, BETTYSTOWN,

DROGHEDA, Ireland, Aug. 22nd, 1913.

FRANK APPERSON, Esq.,

Sun Life Assurance Company of Canada,
Belfast.

Re policy No. 74067.

Dear Sir,—In acknowledging your favour enclosing a statement of the Options under above policy, which matures on 1st September, I cannot refrain from intimating to the Company, through you, how pleased I am with the settlement which has been offered me.

I took out this policy on the 15-year Endowment plan in September, 1898. I am now offered one of several options, namely,

(1) Withdraw the sum assured of £500 together with bonus additions of £175 15s., a total cash payment of £675 15s. This bonus works out the handsome figure of £2 6s. 4d. per annum.

(2) Instead of taking the cash under the first option I am offered a fully paid-up policy, payable at my death for £1,034 17s., or

(3) I can draw £348 4s. in cash and receive a fully paid-up policy payable at death for £500 participating in profits each five years.

I think this system of giving Options at the expiration of the Endowment period is a splendid one, and it enables the assured to adjust his requirements at that time.

I have indicated my selection to you, and if anyone should refer to me, it will give me very much pleasure to say how satisfied I am with the result of my policy and with the courtesy and attention I have at all times received.

Yours faithfully,

JAMES LYONS.

A Labour Official's View.

PRESTON, Sept. 11th, 1913.

J. R. & W. L. REID,

Sun Life of Canada,
Ottawa, Ont.

Dear Sirs,—Your letter to hand this evening. I was looking for it for some time but the cause of the delay was it went to Galt and I live in Preston now. So please send cheque to Preston and oblige. My policy is No. 42032. I will do all I can to advance your Company as I am well satisfied with the results. With thanks

Yours truly,

JEHIEL W. BURGESS,

Secy. South Waterloo District Trades and Labour Council.

A Widow's Thanks.

ERIE, Pa., Sept. 8th, 1913.

Messrs. HAYES & BROOKS,

Sun Life Assurance Company of Canada,
Pittsburg, Pa.

Gentlemen,—I beg to acknowledge receipt to-day of the Company's cheque for \$1,000.00 in full settlement of policy No. 167794 on the life of my late husband.

In doing so I desire to thank you all for your courteous treatment and prompt settlement of this claim. Wishing you all success, I am,

Yours very truly,

MRS. LOUIS ROBISON.

Served Him Well.

BELLEVILLE, Canada, July 15, 1913.

MANAGER, SUN LIFE ASSURANCE CO.,
Peterboro, Ont.

Dear Sir,—Replying to yours of the 14th July, permit me to thank you for same.

I must repeat the fact that your Company have served me well.

You may add all my profit in bonus to my policy.

Yours truly,

C. B. SCANTLEBURY.

Will Recommend Company.

COWANSVILLE, Que., July 9, 1913.

THOMAS J. PARKES, Esq.,

Manager, Sun Life of Canada,
Sherbrooke, Que.

Dear Sir,—I have your favour of the 7th inst. enclosing policy No. 39830, endorsed as fully paid.

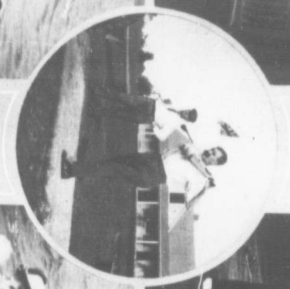
I might say that this is entirely satisfactory to me and it will be a pleasure to recommend your Company to my friends.

Yours truly,

W. F. VILAS.

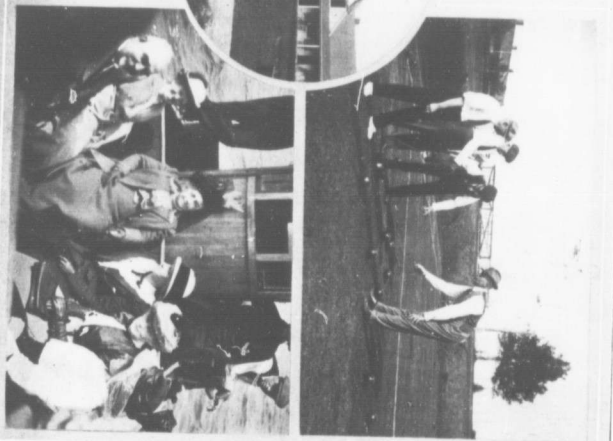


FOUR VETERANS—Messrs. John R. Read, A. S. McGregor,
Wm. Grant and W. H. Hill.
A Boat Load of Good Fellows.



PUTTING IN THE TIME.

Treasurer Macnutt at his
favourite occupation.



A Knotty Point.
Mr. Lane likes the ladies.

Sun Life Assurance Company of Canada

The Results for 1912

Assets

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

Income

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

Surplus

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

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

Payments to Policyholders

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

Assurances Issued during 1912

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

Business in Force

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

The Company's Growth

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