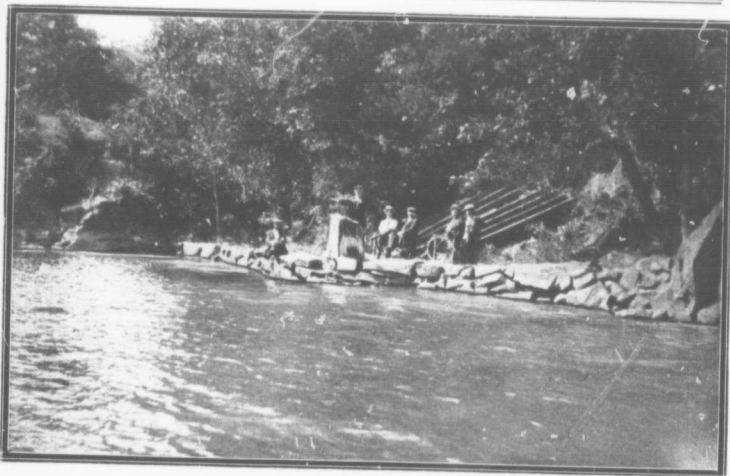


# SUNSHINE

Vol. XV.  
No. 10

MONTREAL

OCTOBER,  
1910



AGENCY OUTING.  
HALF MOON BAY, THOUSAND ISLANDS.

## She Will Think of You.

Yes, my dear Mr. Nitt, you are right. Do not protect your home and family in some good life assurance company. You are too smart to have a set of officers graft you out of a few dollars a month, of course. Be wise and generous and good to the mother of your little ones. Get her a nice embossed three-foot washtub, and a carved springless-backed washboard. Put them in the attic until the glad day when you "hit the pike" at the head of a procession to the little white and still city yonder. Then she can take down the gifts you have so generously left for her, and proceed to pay the doctor, nurse, undertaker, mortgage, butcher,

grocer, shoemaker. Every time she rubs this magic lamp of plenty which your wisdom and forethought provided, she will think of you—indeed, she will. —*Érie Daily Times.*

## Nearly 58 Per Cent. Profits.

ST. RÉMI DE TINGWICK, Que., July 2, 1910.  
SUN LIFE ASSURANCE CO.,

Sherbrooke, Que.

Re No. 219,050—Potvin.

Dear Sirs,—Accept my thanks for your favor telling me of the Dividend Options under my policy at the end of the fifth year.

I want the Cash Option which equals nearly 58 per cent. of my yearly premium.

Thanking you for your notice, I remain,

Yours truly,

P. POTVIN.

# 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.

### DIRECTORS :

R. MACAULAY,  
*President.*

S. H. EWING,  
*Vice-President.*

J. P. CLEGHORN.

J. R. DOUGALL.

ABNER KINGMAN.

T. B. MACAULAY.

JOHN MCKERGOW.

T. B. MACAULAY, F.I.A., F.A.S.  
MANAGING DIRECTOR AND SECRETARY.

GEO. WILKINS, M.D., M.R.C.S., ENG.  
CHIEF MEDICAL OFFICER.

ARTHUR B. WOOD, F.I.A., F.A.S.  
ACTUARY.

E.A. MACNUTT,  
TREASURER.

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

Sun		Mon		Tue		Wed		Thu		Fri		Sat	
Nov	Mon	Nov	Mon	Nov	Mon	Nov	Mon	Nov	Mon	Nov	Mon	Nov	Mon
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9	10	11	12	13	14	15							
16	17	18	19	20	21	22							
23	24	25	26	27	28	29							
30	31												

### A Convincing Question.

Some years ago a young farmer, living near Millbrook, Ont., while in the city of Peterboro' assured his life for a small amount in the Sun Life of Canada, and upon returning home told his father what he had done. As is too frequently the case, the father became incensed, and censured his son strongly for what he termed his lack of business tact. The son listened quietly until his father had finished and then pointedly asked if the parent would be willing to assume the risk upon being paid a yearly amount equal to the premiums. The father considered for a few moments and evidently decided that his son's question had put the whole case in a nutshell and that the young man had the best of the argument, for he replied, "No, David, I could not do it, you had better stick to the policy."

The son kept up the policy and to-day is a strong advocate of life assurance. Parents, the moral is quite plain, encourage rather than discourage habits of thrift in your children. There is no better way of doing this than through the medium of life assurance.



### A Colossal Fraud.

In our last issue we dealt with an article in one of the leading magazines, entitled "Will your widow get her money?" and a few further quotations may be of interest. After pointing out in plain terms the weakness of the whole

system of fraternal assurance, the article proceeds as follows :

"The other plan is to correct the evil within the orders by amending the organic law—a procedure which is within the power of the majority of the members—so that the insurance of all members over fifty-five or sixty years shall cease, unless they are willing to pay the actual cost of carrying their risk at such age. Increase assessments on all members with advancing age, unless they prefer to pay the equivalent artificial level rate, and accumulate a mathematical reserve. 'But,' the objection is raised, 'this freezes out our present members who are past sixty, and all members who in the future attain that age.'

"This does sound harsh ; it is drastic. But is it unjust from a cold-blooded business point of view? Sentiment has done much in the building up of these organizations and will continue as an important factor in their future usefulness to the individual and to society. But the history of co-operative effort is strewn with the wrecks of ventures in which sentiment was substituted for sane and sound business method.

"Freezing out old members is neither unjust nor inequitable. *No member beyond sixty years of age is now paying the actual present cost of carrying his risk.* No member has acquired any vested right to have his insurance continued for his whole life, or at a fixed rate of assessment. He occupies the precise situation of a man who has insured his house against fire, paying a fixed premium year by year. He has got what he paid for as he went along—namely, protection. Now suppose somebody builds next door to him a powder magazine, thereby increasing the hazard ; the fire insurance company raises its rate, and the owner of the house cannot complain. Advancing age increases with inexorable certainty the hazards of a life insurance, and this must be provided for, or the company fails—with inexorable certainty. The powder magazine may never blow up, but death is the one thing that will surely come. If this mathematical increase of the company's risk be not provided for by raising the rates, then the concession must be charged to a gracious benevolence, to the splendid spirit of fraternalism which animates these orders. It cannot be defended upon any principle of abstract justice. But if the Order cannot pay its just debts, benevolence and charity may become improper. No man has a right to give away in charity that which does not belong to him. If the Order cannot pay its just debts in the future because it

now attempts to carry a few old members at less than cost, then this benevolence becomes a colossal fraud upon future widows and orphans."

### Do They Pay ?

Over one hundred loyal and devoted workers of the Sun Life Assurance Company of Canada were brought together under conditions of the keenest enjoyment and amid enchanting environments, the occasion being the annual Outing, held at Gananoque, Ont., August 30th-September 2nd, 1910. The cares and anxieties of this work-a-day life were cast to the winds, and every face wore a smile.

Are such gatherings helpful? Yes, in the highest degree.

They not only make acquainted with each other the principal workers in the home and foreign field of the Company, thus promoting a family feeling, but they bring the management, the home office departmental heads and the field force into close contact. The result of this intercourse is the engendering of a spirit of harmonious co-operation, and *esprit de corps*, which means much for the success of any institution.

### Our Photographs.

In the large group, on the seated row, from the middle to the right, are Mr. T. B. Macaulay, Managing-Director, and Messrs. S. H. Ewing and C. Cushing, Directors ; to the left of the middle are Messrs. J. McKergow, Director, F. G. Cope, Assistant-Secretary, and A. B. Wood, Actuary. The other figures in the group are of leading officials of the Company from all parts of the continent.

Mr. Cushing appears in the lowest two views of the first group of snapshots. We little thought, as we noticed Mr. Cushing's exuberant spirits at the Outing, that his obituary notice would appear in the same issue as the Outing views.

### The Sun Life "Outing," 1910.

The Company's Agency Outing was held during the last week of August, at Gananoque, Ont. Favored with good weather, a most enjoyable time was spent. Indeed one had needs be of a very singular temperament who could not be charmed by the scenery of the St. Lawrence at Gananoque, in the centre of the Thousand Islands; and cheered and brightened by the evidences on every hand of friendships renewed, and the desire shown by every one to help the other fellow have a good time and get full benefit of the opportunities offered. The party arrived at the Gananoque Inn on the afternoon of Tuesday, Aug. 24th, and, as the men foregathered in the hotel corridors or on the banks of the river, many a hearty greeting was exchanged, and hand-grip given. Old friends met once again after some years' separation with the exclamation, "What, you here again; just the same as ever, not a day older."

During the afternoon group photographs were taken by Mr. Cunningham, of Hamilton, who has performed a like service at the Outings for many years past.

In the evening, an informal smoker was held, and opportunity given for free discussion of anything of interest. The most interesting topic was the proposal to form competitive clubs to be composed of representatives who write \$100,000 or more of business. The proposition was received with enthusiasm, and many suggestions were made as to names, conditions, etc., the Macaulay Club being among the names suggested. The songs, particularly the French-Canadian choruses, were heartily received, and contributed to the enjoyment of the evening. A resolution was passed that a cable message be sent to the President, Mr. Robertson Macaulay, expressing the best wishes of the Agency Staff, and a telegram of sympathy to the Medical Director, Dr. Wilkins, who was unable to be present owing to illness. Telegrams were also directed to be sent to Mr. A. M. Mackay, editor of *SUNSHINE*, absent through illness, Mr. J. C. Tory and Mrs. Gilroy. The evening was thoroughly enjoyed by everyone, and much benefit and instruction were gained through the discussions, which were carried on in a most animated and earnest manner.

Wednesday morning found everyone ready to spend the hours before lunch as "fancy" dictated, and a good many men's fancy caused them to flutter in the vicinity of the few ladies whom kindly fortune led to grace the Outing with their presence.

In the afternoon the Steamer "New Island Wanderer" was boarded, and a most delightful sail among the islands was enjoyed by one and all until Alexandria Bay was reached. Here the gastronomic feats of some of the party were a source of astonishment, and the fine ball-room of the hotel gave evidence that the Sun Life men can use their feet as well as their heads, and the ladies secured many applications from them to insure that their lives should not be without pleasure. At 9.30 p.m., the steamer again received its load, and the party returned to Gananoque through the islands. Hearty singing awakened the echoes and shortened the distance.

Thursday morning found the fishermen eager for sport, and guides, boats, fishing tackle and bait all being there, a start was made. A shudder went through the finny denizens of the deep. Their time had come! Useless it was to try to elude the alluring bait of men who for years had learned the art of so dressing up their bait and so making their approach that even hard-headed men of business could not escape their seductions. A really good day's sport was had. Many excellent catches were brought in, but none excelled that of the Managing-Director and his fellow fisherman, John A. Tory, of Toronto. In the evening the party met in the dining-room for the banquet, and the room proved all too small for the numbers, and an "al fresco" annex was prepared on the verandah. Fishing and motor-boating had sharpened the appetites, while orchestral music kept mind and heart in tune to enjoy a perfect evening. The menu was a most appetizing one, and the service and quality of the food was most creditable to the hotel and its proprietor, Mr. Welsh. After coffee was served patriotic toasts to the "King and the President of the United States" were duly honored. The chairman, Mr. T. B. Macaulay, then called on Mr. C. E. Kregloe, of Roanoke, Va., who proposed "Canada." This speech was a gem, and elicited much applause. Mr. Thos. J. Parkes responded, and went into statistics of Canada's greatness and prosperity, its immense area, its unique mineral resources, etc., to show that the country which gave birth to the Sun Life of Canada was no mean country and was entitled to have as its representative life assurance company a strong, prosperous and progressive company like the Sun Life.

"The Board of Directors," proposed by Mr. J. A. Tory, was responded to by Mr. Cushing, who dwelt on the sound progress made by the Company and the careful investigation made by the Directors into any suggested investments.



AGENCY OUTING.

SNAPSHOTS TAKEN AT DIFFERENT TIMES.

"The Sun Life of Canada" was the next toast, and was proposed by Mr. Lyle Reid in an able manner. Mr. T. B. Macaulay replied in an enthusiastic and convincing speech. He spoke with great plainness and minuteness about the manner of investing the funds of the Company, showing how the experience of the past was brought to bear on the investments of the present so as to steer clear of many of the rocks which had proved hurtful to other companies. He strongly emphasized the question of sound and safe investments, pointing out that while a good rate of interest was desirable, yet safety was of paramount importance. As a result of its sound financial standing the Company, is now yearly receiving from Great Britain large amounts for the purchase of annuities—over \$800,000 having already been so received this year up to the end of July. This fact, taken in conjunction with the well-known conservatism of British investors, was a high testimonial to the stability of the Sun Life and the confidence reposed in it by the public. The chairman introduced Mr. Rogers, the mayor of Gananoque, who welcomed the gathering to the town, and presented an address on behalf of the town council.

A surprise was sprung upon the company present by Mr. Cope calling upon Mr. Sills, of Richmond, who, in a really eloquent speech, proposed the health of the chairman. Mr. Sills spoke on behalf of the agency staff, and then Mr. A. B. Wood, speaking for the H. O. staff, supplemented his remarks, pointing out that Mr. Macaulay had been elected President of the Actuarial Society of America for two years,—an unprecedented honor,—and had also been elected Vice-President for the North American continent of the International Congress of Actuaries, at Berlin, in 1905. After Mr. Cushing had joined in the good wishes on the part of the Directors, the toast was drunk with a "three times three." Mr. Macaulay replied in a feeling speech, the sincerity and modesty of which went home to every one.

The toast to the agency force was proposed by Mr. Cope, who dwelt particularly upon the high character of the Sun Life agency representatives and the determination of the Management to keep the standard as high as in the past. Particular emphasis was laid upon the necessity for sobriety and absolute honesty of purpose. Other toasts and responses followed in rapid succession by Messrs. J. C. Stanton, S. H. Ewing, J. R. Reid, F. W. Wheaton, Geo. E. Williams, N. T. Truell, J. W. Simpson and Jas.

S. Snasdell. It can only be said that the speeches were of a very high order, and if the half was reported space and time would fail.

Early next morning "farewells" were said, and the party separated not, however, without good results being accomplished, some of the men who had never been at an Outing before, saying that they were going home fully determined so to work during the coming year as to earn an invitation to the next Outing, and to place themselves amongst the members of the Macaulay Club. Many gave expression to their opinion that this Outing was the most beneficial yet held, and its undoubted success, was largely due to the excellent arrangements made by Mr. Simpson and Dr. D. H. Rogers, the District Manager at Gananoque.

Mr. H. B. White, of Brockville, placed his beautiful motor-boat at the disposal of the party, and it was a source of much pleasure to the many who were so fortunate as to have the opportunity of accompanying Mr. White.

The Vice-President, Mr. S. H. Ewing, Mr. McKergow and Mr. Cushing, Directors, Mr. T. B. Macaulay, Managing Director, Mr. Wood, Actuary, Mr. Cope, Assistant-Secretary and Superintendent of Agencies, Mr. Simpson, Inspector of Home Agencies, and most of the Chiefs of Departments were present from the Head Office, and the agencies in Canada and the United States were fully represented by the Managers and principal representatives. In all about 130 were present.



### Problem for Farmers.

Another problem among farmers is what to do with their surplus money. To their agricultural and commercial problems is now added a financial one. The investment of a surplus is always a difficult question. A great deal of farmers' money in the past four or five years has gone into hopeless mining schemes, into rash real estate ventures and into the purchase of "securities" offering high rates of interest. They are paying for their experience. Farmers are thinking now as never before how to invest rationally.—Wall Street Journal.

Investments in life assurance have never yet proved a mistake.—EDITOR.

### Ignorance and Knowledge.

Ignorance is the curse of God, but knowledge is power. It has been said that men will do anything rather than think. They must be roused to thought. Sudden death of an intimate friend sometimes forces people to think of adequate assurance protection, but the delay of a day in closing a life assurance contract has more than once meant a lifetime of genteel poverty for widow and orphans. Any man eligible for life assurance has in that very eligibility a large asset in ability to command life assurance protection at the small outlay of the premium. A man not able to qualify for life assurance is poor in the sense that his available funds must all be kept intact for necessities which death may bring about at any time; and a man is poor, indeed, when, in the absence of available funds, he feels that between him and death is but the meager sum that he may be able to save while death waits.

In this country there are about forty deaths to one fire. A home or building is usually insured for the limit against fire, but many a life, providing income for loved ones, is frequently inadequately covered by life assurance. Assurance has lifted the mortgage and saved the home, allowing the wife to continue her husband's business or educate her little ones.

Big thinking men consider it a duty and privilege to get assurance, and it is real property secured, more real than mortgaged real estate. A policy is so valuable that it should not only be kept, but kept intact—or, if mortgaged temporarily, it should be freed of all incumbrance at the earliest possible moment. It enhances man's earnings and administrative power.

England has distributed \$35,000,000 in old age pensions to half a million people over 70 years of age. Life assur-

ance very largely does away with this pitiable condition and may provide a lump sum or a sure definite income or pension for the wife, son, daughter, father, mother, a servant, invalid friend or some hospital or other charitable institution whether death intervenes or not. The act of assuring inculcates thrift and saving, wisdom and foresight, perseverance, efficiency and helpfulness. All these are elements of a true manhood and a vital help to anyone on his journey of life.—Life Association News.



LAKEFIELD, ONT., June 6, 1910.

THOS. J. PARKES, Esq.,

Sherbrooke, Que.

Dear Sir,—In response to your favor of the 7th instant, let me say that we are well satisfied with the returns and treatment received at the hands of the Sun Life Assurance Company.

If I had had the same confidence in good assurance companies as I have now, I would have left all the profits of my policy with the Company, in which case our returns now would have been even more satisfactory. As it is, it does not seem too bad to put in \$723.50 less two instalments of cash profits, amounting to \$82.60 and take out in twenty years \$1,107.55. In brief, I paid in \$640.90, and took out \$1,107.55, and had my life assured all the while.

It seems very plain to me that it is much better for a man, and also SAFER, to have his money in any good assurance company than to save it in the bank.

I have a boy aged 17. Let me know how soon he could be assured and your best terms.

Respectfully,

J. W. GREGORY,  
Pastor Baptist Church.



BRANDON, Manitoba, July 13, 1910.

H. WALKER,

Manager Sun Life Assurance Co.,  
Winnipeg.

Dear Sir,—I have pleasure in acknowledging receipt of your letter of the 12th instant with enclosed cheque for \$729.85, payment in full for policy No. 28789, which expired on the first of this month. I also wish to thank your Company for their promptness in paying same.

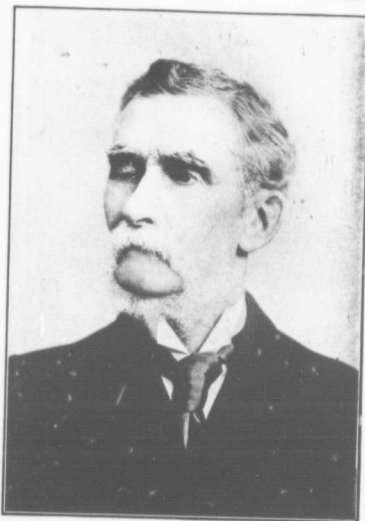
Yours truly,

J. I. PARKIN.



AGENCY OUTING OF 1910, MEN AT GANANOQUE, ONT.





### The Late Mr. James Tasker.

For many years the Head Office staff has enjoyed a remarkable immunity from the visitations of death. It is a singular coincidence, therefore, that during the last brief year no less than five connected with the office—two of our Directors and three members of the staff—have been called away “into the world of light.” And the strange experience has not been without its saddening and sobering effect.

It is with profound sorrow that we here record the death of Mr. James Tasker, one of the Directors of the Company, who passed away on September 19th. In him the Company has lost one of its most loyal friends, for, although intimately related with other financial institutions, we believe that in no other was he so deeply interested as in the Sun Life of Canada; certainly in no other could he have been more sincerely appreciated.

Mr. Tasker was born in Dunn, Forfarshire, Scotland, in the year 1834. He received his early education at the Grammar School of Brechin, after which he took up journalistic work, being connected for some time with “The Brechin Advertiser.” It was in 1865 that he came to Canada, and the following year settled in Montreal, where he resided until his death. He followed the profession of auditor and public accountant.

For twenty-three years Mr. Tasker had been a Director of the Company, having been elected in 1887, and during that long period his wise advice and kindly, attractive personality made him one of the most highly appreciated members of our Board. He will be deeply missed.

Mr. Tasker was no less energetic as a philanthropist than as a man of affairs. His charitable interests were manifold, though he devoted himself to them in a quiet and unobtrusive way. He spared neither time nor money in his endeavor to improve the condition of the unhappy. Among the institutions towards which he contributed generously, both in means and services, were the St. Andrew's Society, the Protestant House of Industry and Refuge, the Temporalities Board of the Presbyterian Church, the Widows' and Orphans' Board of that Church, the Montreal General Hospital, the Protestant Asylum for the Insane, and many other similar institutions, in addition to which he filled the position of elder in St. Paul's Church for no less than thirty-three years. To this church his remains were borne on Thursday, the 22nd of September, where the funeral service was conducted by the pastor, Rev. Dr. Barclay. His fellow-directors on the Board and the officers and chiefs of departments of the Head Office staff attended in a body, thus testifying their esteem. In doing so they represented the personnel of the staff, for Mr. Tasker's per-



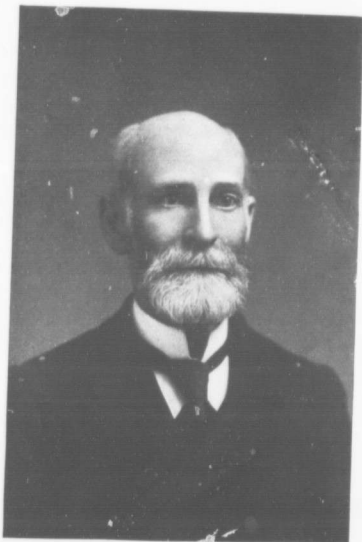
## AGENCY OUTING.

The greater part of the above views and photographs were contributed by Mr. J. A. M. Pesant, Montreal City Branch; the one in the lower right hand corner, which represents Messrs. Kregloe, of Roanoke, and Mr. Gaden, Montreal, was furnished by Mr. Turgeon, Montreal City Branch.

sonality, reflected in his venerable figure and kindly smile, had become familiar to and loved by all. In addition to this indication of his popularity at the general office, a great concourse of personal friends, social and business acquaintances was present to show their esteem.

At the regular weekly meeting of the Board, held on the 27th September, the following resolution was passed:

"Resolved, that the Directors of the Sun Life Assurance Company of Canada desire to put on record and to convey to all who loved and respected their late colleague, Mr. James Tasker, their keen sense of their own loss and that of the Company by his sudden separation from the scene of his useful activities. He will ever be remembered by those so long associated with him as a faithful guardian of a public trust, as a safe and wise adviser, and as a warm-hearted personal friend. They desire also to pay tribute to the spirit of beneficence that ruled his life."



The Late Mr. Charles Cushing.

It is with profound sorrow that we announce the death of another honoured Director of this Company, in the person of Mr. Charles Cushing.

#### Return of the President and Dr. H. R. Macaulay.

Our esteemed President, Mr. Robertson Macaulay, and his son, Dr. H. R. Macaulay, who spent the last three months in Great Britain and the Continent, returned home on the 29th September, both looking the better for their holiday. SUNSHINE extends a hearty welcome home.

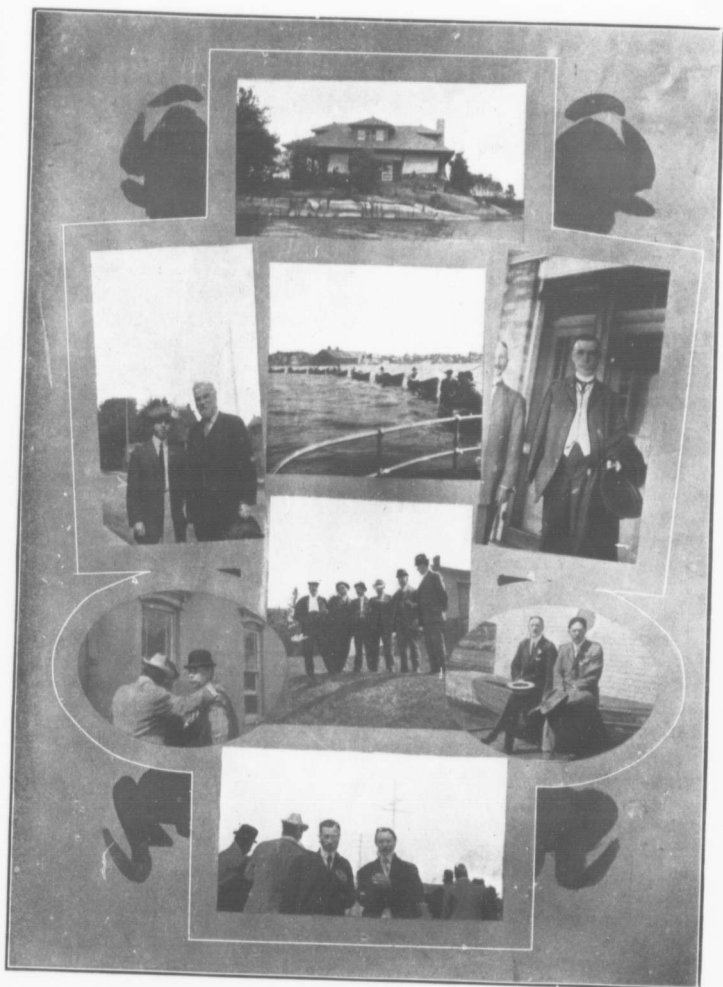


#### Inspector Back.

Mr. W. A. Higinbotham, Inspector, of Foreign Agencies, has returned from a tour of inspection of the foreign field, lasting ten months. Mr. Higinbotham is quite pleased with his trip, and reports conditions at the various points touched as quite satisfactory.

Mr. Cushing fell down the basement stairs of his residence, Mount Pleasant Avenue, Westmount, on Thursday, September 29th, fracturing his skull. He was conveyed to the Royal Victoria Hospital, but never regained consciousness, and passed peacefully away, surrounded by his family, on the evening of the following day, September 30th.

Mr. Cushing was born May 1, 1848, at Cushing, Quebec. He was educated at the Montreal High School and McGill University, from which he graduated in 1869, and at once entered the firm of Gibb & Hunter, notaries. The business of the old firm was actively continued by Mr. Cushing up to the time of his death,



AGENCY OUTING.

SOME PHOTOGRAPHS CONTRIBUTED BY MR. PESANT.

under the name of Cushing & Barron, and as head of his firm and through his many other interests, was widely known in business circles. He was elected a Director of this Company on November 1st, 1904, and his interest in its progress and pride in its prosperity were well-known. He was a charter member and deacon of Calvary and Point St. Charles Congregational churches, and was looked upon as the founder of the church at "the Point," devoting to it of his means and unbounded energies without stint. Mr. Cushing's great energy and zeal were focussed on the upbuilding of the denomination; and church extension in the city and throughout the country was constantly in his thought. He was honoured by being elected chairman of the Congregational Union of Canada. He had a very attractive personality, but was outspoken, and had the courage of his convictions.

From his early life Mr. Cushing had been interested in athletics, and was a life member of both the Y. M. C. A. and the M. A. A. A. For many years he had been an active Director of the former organization, and did much to bring the local branch to the condition of prosperity which it enjoys.

Mr. Cushing's widow is the only daughter of our esteemed President, Mr. Robertson Macaulay. There are six sons, R. Macaulay Cushing, who is a member of the Head Office staff of this Company; Dougall, Charles, Arthur, Eric and Geoffrey, and one daughter, Edith.

The funeral service was held at his late residence on the afternoon of Monday, 3rd inst., and was very largely attended. In addition to the relatives and intimate friends of the family, many of the most influential professional and business men of Montreal attended, as an evidence of their sorrow at the tragic passing away of one so highly esteemed. The faculty

and students of the Congregational College were present in a body, as were also the officers and a large number of the Head Office staff of this Company.

The following minute has been passed by the Directors;

"Resolved, That the Directors of the Sun Life Assurance Company of Canada desire to record their grief at the death of their late colleague, Mr. Chas. Cushing, and their sense of the great loss which not only the Company, but the community, has sustained in the sudden taking off of one whose singular energy, enterprise and whole-hearted devotion made him a leader in every good cause and undertaking with which he was connected. They desire to express the deepest sympathy with his family and with all who, like themselves, have lost a friend."

OFFICE OF THE CANADIAN GLEANER,  
HUNTINGDON, Que., July 27th, 1910.

Mr. THOS. J. PARKES, Manager,  
Sun Life Assurance Company of Canada,  
Sherbrooke, Que.

Dear Sir,—Was surprised by receiving your notice that profits on my policy, No. 40194, balanced premium due 1st August, and that instead of remitting you, am to get a small draft representing overplus. This indicates the careful management of your Company's affairs. The results exceed my expectations.

Yours,  
ROBT. SELLAR.

MONTREAL, 25th July, 1910.  
SUN LIFE ASSURANCE CO. OF CANADA,  
Montreal.

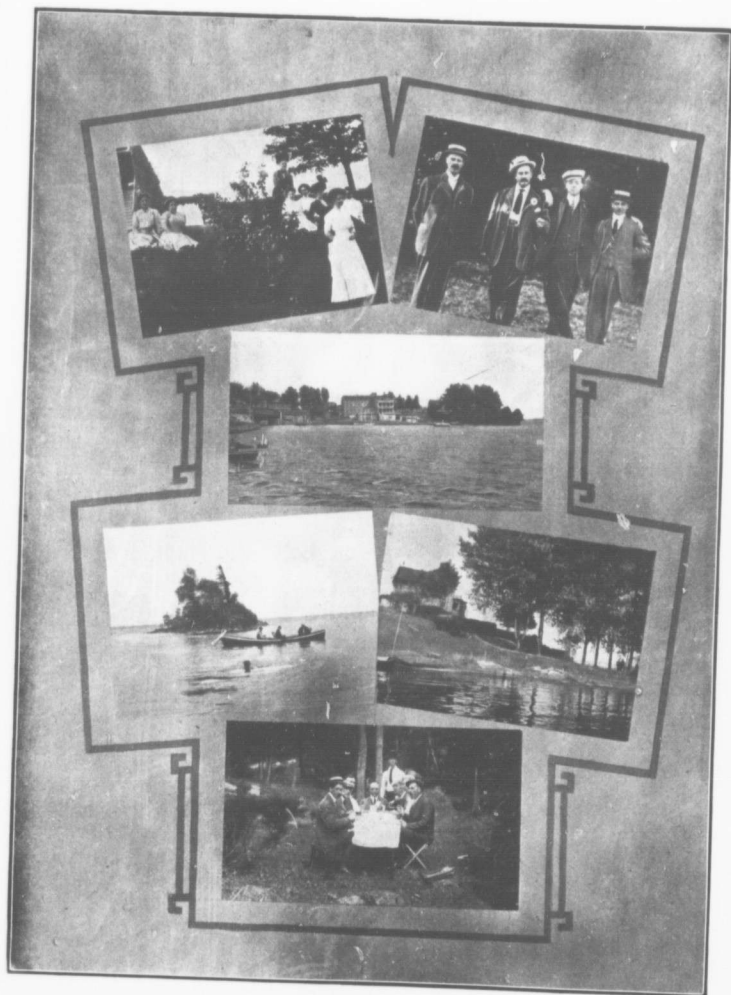
Re Policy No. 219133.

Dear Sirs,—Referring to my policy of assurance with your Company, issued on the Life Par. plan, I beg to advise you that I will accept Option No. I.

I note with much interest that this returns to me 16½ per cent. of the premiums paid to the Company in five years; this is equivalent to over 3 per cent. per annum.

I am pleased and gratified with this most excellent result.

Yours very truly,  
O. DESAURDY.



## AGENCY OUTING.

THE ABOVE SNAPSHOTS WERE KINDLY SUPPLIED BY MR. B. M. HELFRICH, OF THE MARYLAND AGENCY.

# Sun Life Assurance Company of Canada

## The Results for 1909

### Assurances Issued during 1909

Assurance issued and paid for in cash during 1909 . . . . .	\$21,509,273.16
Increase over 1908 . . . . .	1,725,601.95

### Income

Cash Income from Premiums, Interest, Rents, etc. . . . .	7,778,132.05
Increase over 1908 . . . . .	828,530.07

### Assets

Assets as at 31st December, 1909 . . . . .	32,804,996.77
Increase over 1908 . . . . .	3,566,471.26

### Surplus

Surplus distributed to policyholders entitled to participate in 1909 . . . . .	378,010.60
Added to Surplus during 1909 . . . . .	712,230.58
Surplus earned in 1909 . . . . .	\$1,090,241.18

Total Surplus 31st December, 1909, over all liabilities and capital according to the Company's Standard, the Hm. Table, with 3½ and 3 per cent. interest . . . . .	\$3,308,534.53
Surplus, Dominion Government Standard . . . . .	4,940,556.77

### Payments to Policyholders

Death Claims, Matured Endowments, Profits and other payments to policyholders during 1909 . . . . .	2,824,184.01
Payments to policyholders since organization . . . . .	23,243,167.45

### Business in Force

Life Assurances in force December 31st, 1909 . . . . .	129,913,669.52
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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
1879 . . . . .	172,528.42	397,777.32	3,615,124.35
1880 . . . . .	563,140.52	2,233,322.72	13,337,983.08
1899 . . . . .	2,596,207.27	9,247,664.61	52,806,035.93
<b>1909 . . . . .</b>	<b>7,778,132.05</b>	<b>32,804,996.77</b>	<b>129,913,669.52</b>