

SOME SCOTTISH LOCHS

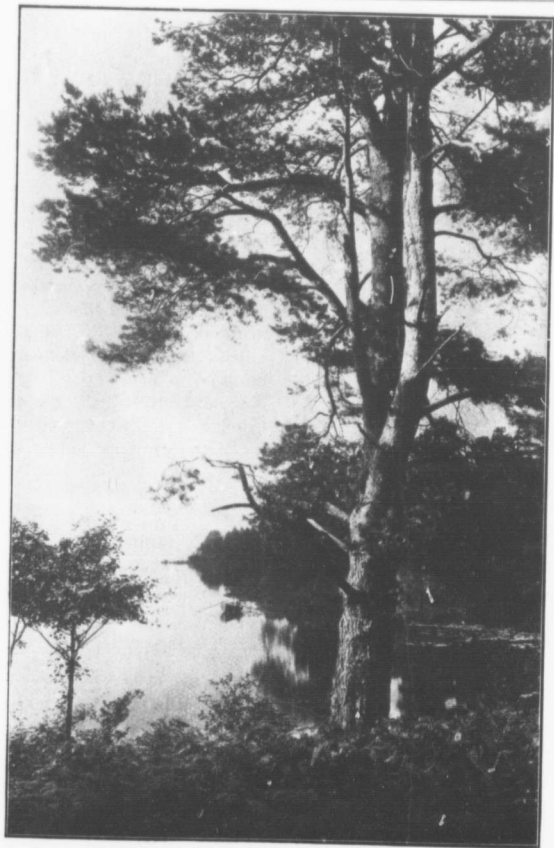
The Season's Greetings to our Readers

# SUNSHINE

Vol. XIV.  
No. 12

MONTREAL

DECEMBER  
1909



SCOTTISH LOCHS—SCENE IN LUSS STRAITS, LOCH LOMOND

See "Our Illustrations," page 154

## SUNSHINE

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| SUN |      | MON |      | TUE |      | WED |      | THUR |      | FRI |      | SAT |      |
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| Day | Year | Day | Year | Day | Year | Day | Year | Day  | Year | Day | Year | Day | Year |
| 5   | 1909 | 6   | 1909 | 7   | 1909 | 8   | 1909 | 9    | 1909 | 10  | 1909 | 11  | 1909 |
| 12  | 1909 | 13  | 1909 | 14  | 1909 | 15  | 1909 | 16   | 1909 | 17  | 1909 | 18  | 1909 |
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| 26  | 1909 | 27  | 1909 | 28  | 1909 | 29  | 1909 | 30   | 1909 | 31  | 1909 |     |      |



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Some Scottish Lochs.

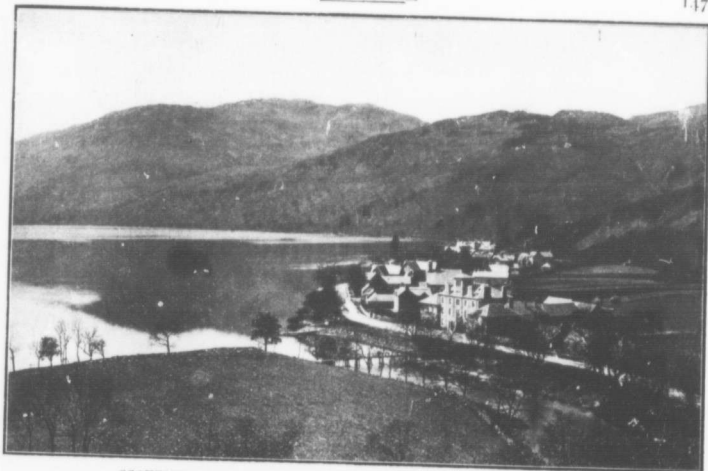
In this number we give illustrations of some Scottish lochs. Without its numerous lakes Scottish scenery would lack much of its grandeur. The blending of colour of mountain and loch goes to make a picture that never fades from memory. This must be one of the ties that binds the Scot the world over to his native heath. How wearisome it must be for a Highlander to be landed on our great level western prairie, where nothing breaks the view of that stretch of land to the sky level. How the grandeur of a Ben Clebrig piercing the clouds would bring joy to him.

Some Scottish lochs are dear to us through their literary associations and for this reason alone have a bewitching charm, but taken all in all their real beauty has great attraction.

★ ★  
The Tragedy Of It.

The thoughtlessness of men brings to many homes dire disaster. We have before us a case that is tragic, where a father by his thoughtless action has placed his family in a condition they should not be in.

On October 2nd of this year, being in need of money, this man took the cash surrender value of his policy in this Company, and wilfully took from his wife and family the only financial protection they had in the event of his death



SCOTTISH LOCHS.—LOCH EARN, SHOWING THE VILLAGE OF ST. FILLANS.  
See "Our Illustrations," page 154.

—but who ever thinks of death when money is wanted! When in strength and health the years ahead seem as certain as the present moments. This man in question evidently thought so, for little did he think that the hand that signed away the comforts of his family would in twenty days afterwards be cold in death. The story is short—this part of it. Typhoid fever claimed him as its victim, and at eight o'clock, on October twenty-second, he was in the beyond.

It was then that the tragedy began, and were our readers at my desk at this moment and read the piteous lines written by this man's little girl, because the mother was ill, asking if something could not be done for the family in need, they would see the great blunder that was made.

The child writes, "Mother is sick in bed, and would like to know if you could

do anything in this case. It would be thankfully received." Between the lines we see the great need.

We are stating these facts as a warning to men.

It is unwise to touch a life assurance policy for any cause whatever. You may need money for your enterprises. Get it somewhere else. Do not touch your life policy, for it stands for the comfort of your wife and children if you should be taken away. We might have given a more cheering Christmas message, but this may perhaps bring cheer to homes by giving its comforts more security. Anyhow let us hope so. One of the most sacred things is a life policy. It is a crime against society for a married man to go from day to day without life assurance protection when it can be arranged by a little financial engineering. What are you doing about it?

### What Life Assurance Does.

Life assurance broadens all with whom it comes in contact. It is the antidote for selfishness ; it is both a preventative and cure for insomnia ; it is an endorsement for the "Don't Worry" Club. It eliminates the cause of petty troubles that too often destroys the happy home ; for all of these reasons it is an aid to longevity. It makes better Christians of those whom it embraces ; it establishes a man in the esteem of his neighbors in a manner that few other agencies can equal. It moulds the boy into the man ; it awakens the mind to consciousness of duty performed.

It is a voluntary sharing of the burdens of the helpless through a method so indirect, yet so swift and so sure, that the recipients of its benefactions, marvel at its efficiency. It preserves and creates estates ; it is the best asset, because the quickest of realization. It is a protection for debt, whether a man realize it or not. The most vital question of his existence is what source would produce support for his family were he suddenly taken from them ? We know that solid life assurance is the only answer.—Edw. D. Morgan.

### Fishing for Easy Marks.

Many are the ways to extract money from "Easy-marks." Some person has tested the advertising of "sharks" who had bait set for the guileless, with this result :

By sending \$1.00 for a cure for drunkenness. It was to "take the pledge and keep it."

He sent 50 cents to find out how to raise turnips successfully. He found out : "Just take hold of the tops and lift."

He sent stamps to a Chicago firm for information as how to make an impression. The answer was : "Sit down on a pan of dough."

He learned "How to double your money in six months," being advised to convert his money into bills and fold them.

He sent for "twelve useful household articles," and got a package of needles.

He sent \$1.00 to find out "how to get rich." The secret was, "Work hard and never spend a cent."

He wrote to find out how to write without pen and ink. He was told to use a lead pencil.

He paid \$1.00 to learn how to live without work, and was told on a postal card : "Fish for easy marks, as we do."

### Loch Lomond.

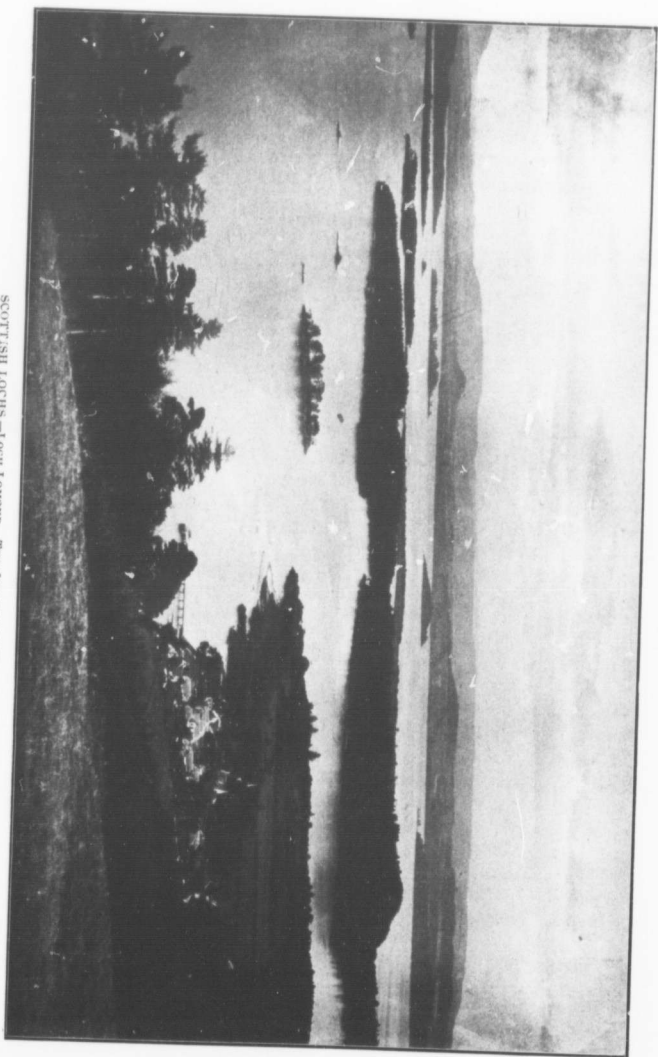
Blue was the loch, the clouds were gone,  
Ben Lomond in his glory shone,  
When, Luss, I left thee ; when the breeze  
Bore me from thy silver sands,  
Thy kirkyard wall among the trees,  
Where, gray with age, the dial stands ;  
That dial so well known to me !  
Though many a shadow it hath shed,  
Beloved sister, since with thee  
The legend on the stone was read.

The fairy isles fled far away ;  
That with its woods and uplands green,  
Where shepherd-huts are dimly seen,  
And songs are heard at close of day ;  
That, too, the deer's wild covert fled,  
And that, the asylum of the dead ;  
While, as the boat went merrily,  
Much of Rob Roy the boatmen told ;  
His arm that fell below his knee,  
His cattle ford and mountain hold.

—Samuel Rogers.

### Do It To-day.

The life policy which may be obtained to-day may possibly not be procurable to-morrow. The unassured are in no more peril than the assured, **BUT THEIR FAMILIES ARE.** Men go to the grave to stay ; there is no returning to correct mistakes, the family assurance must be attended to during your lifetime.—Life Insurance Brevities.



SCOTTISH LOCHS.—LOCH LOMOND. THE ISLANDS FROM ABOVE LEFT.  
See "Our Illustrations," page 154.

### A Valuable "Antique."

"I used to think," remarked a shrewd observer the other day to the Chicago Evening Post, "that most of the chatter about the artistic worth and general beauty of old things was only so much nonsense. I like new things as being cleaner, brighter, more wholesome and better in nearly every way. I had to make an exception or two of course, and was glad to admit that wine and grandmothers, for instance, were all the finer for age. But I wouldn't have it that many old things were worth considering at all compared with the new.

"I find, however," he added, "that an old life assurance policy is a very comfortable thing to have. Those they call endowments, just as they ripen, are about as choice financial fruit as anything in existence, while the other sort—the kind they pay your family after you have passed to that land where we hope to be eternally new—are things which certainly grow better the longer they last. The way the dividends accumulate as the years roll on helps build up in many cases a small fortune. An old life assurance policy, with the dividend earnings heaped upon the original face value of the contract, is as valuable a legacy as a man can possibly leave his family."

♦ ♦

A Sunday-school Superintendent of one of the Sunday schools in Montreal, was the other Sunday, conducting a review of the lesson from the platform; he had occasion to explain to the boys the way to live in order that they should go to heaven when all was over here. Wishing to see if the boys understood his explanation, he asked, "Will some boy tell me now what sort of boys go to Heaven?" Quick as a flash an earnest little fellow on the front seat raised his hand. "What is your answer, Johnnie?" The boy replied "Dead Ones."

### Loch Katrine.

The summer dawn's reflected hue  
 To purple changed Loch Katrine blue;  
 Mildly and soft the western breeze  
 Just kiss'd the lake, just stirr'd the trees;  
 And the pleased lake, like maiden coy,  
 Trembled, but dimpled not for joy;  
 The mountain shadows on her breast  
 Were neither broken nor at rest;  
 In bright uncertainty they lie,  
 Like future joys to fancy's eye.  
 The water-lily to the light  
 Her chalice rear'd of silver bright;  
 The doe awoke, and to the lawn,  
 Begem'd with dew-drops, led her fawn;  
 The grey mist left the mountain side,  
 The torrent shew'd its glist'ning pride;  
 Invisible in flecked sky,  
 The lark sent down her revelry;  
 The blackbird and the speckled thrush  
 Good-morrow gave from brake and bush;  
 In answer cooed the cushat dove,  
 Her notes of peace, and rest and love.

—Sir Walter Scott.

### ♦ ♦ Whistler's Waterloo.

Mark Twain described recently his first meeting with James McNeill Whistler, "I was introduced to Mr. Whistler," he said, "in his studio in London. I had heard that the painter was an incorrigible joker, and I was determined to get the better of him, if possible. So at once I put on my most hopelessly stupid air, and I drew near the canvas that Mr. Whistler was completing."

"That ain't bad," I said, "It ain't bad, only here in this corner"—and I made as if to rub out a cloud effect with my finger. "I'd do away with that cloud if I were you."

"Whistler cried nervously:

"Gad, sir, be careful there. Don't you see the paint is not dry?"

"Oh, that don't matter," said I, "I've got my gloves on."

"We got on well together after that."

♦ ♦

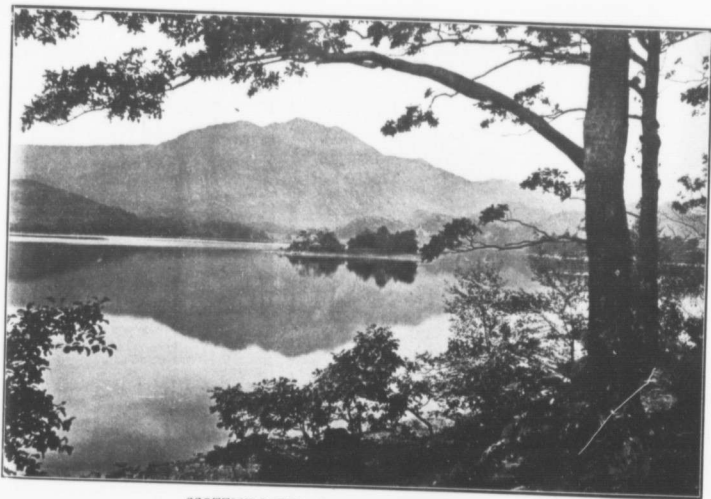
The Sun Life of Canada is  
 "Prosperous and Progressive."



SCOTTISH LOCHS.—LOCH KATRINE, FROM THE TROSSACHS PIER.

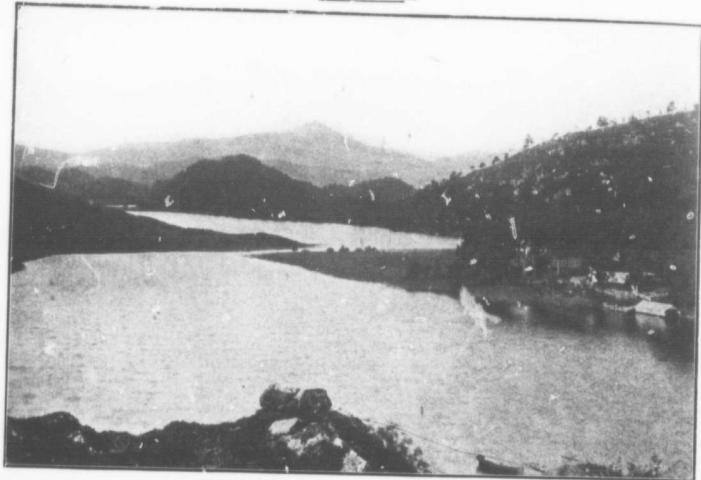
(Mr. T. B. Macaulay, Managing Director, three years ago gathered some heather at the nearest place shown in the above picture, and gladdened the hearts of the Scotsmen at Head Office by distributing it to them on St. Andrew's day.—EDITOR.)

See "Our Illustrations," page 151.



SCOTTISH LOCHS.—LOCH ACHRAY AND BEN VENUE.

See "Our Illustrations," page 151.



SCOTTISH LOCHS.—LOCH ARD, QUEEN'S VIEW.  
See "Our Illustrations," page 156.

### What Policyholders and Beneficiaries are saying:

From Springfield, Mass.

SPRINGFIELD, Mass., October 1st, 1909.  
SUN LIFE ASSURANCE CO. OF CANADA,  
Sherbrooke, Que.

Re No. 26806—Beaumier.

Dear Sirs,—Accept my thanks for your cheque in settlement of the above 20-Year Endowment policy, which I consider very satisfactory. The money I paid you I saved from time to time, and if I had not left it with you it would by this time have all been spent, whereas now I get back all my money with 3% compound interest and have had my insurance for 20 years at no cost. I think one of the other options you gave me was also very good; namely, to return me nearly seven-eighths of my money and a paid-up policy for \$1,000 for the balance of my life, which would only have cost me \$143.00. Thanking you, I remain,

Yours truly,

A. J. BEAUMIER.

From Hull.

HULL, Que., April 6th, 1909.  
Messrs. JOHN R. & W. L. REID,  
Managers Eastern Ontario,  
Sun Life Assurance Co. of Canada,  
Ottawa.

Dear Sirs,—Allow me to acknowledge receipt of cheque in settlement of my policy No. 25744

taken out in the Sun Life of Canada twenty years ago, and to express my satisfaction with the treatment I have received from the Company as well as the results of my policy. I wish the Sun Life of Canada much success.

Yours truly,

J. H. CHARLEBOIS.

From Reading, Pa.

READING, Pa., June 2nd, 1909.  
SUN LIFE ASSURANCE CO. OF CANADA,  
Montreal, Canada.

Dear Sirs,—Through your district manager, Mr. Julius Kaufmann, I received your dividend certificate for the first five years' dividend on policy No. 115,058, and I feel very much pleased and gratified over the results of this dividend. Several of my friends carry assurance in other companies and their dividends are not near what your Company has allowed me. It shows good conservative management, and as I have taken out additional insurance with you, since taking out the above policy, I have nothing to regret, on the contrary, I am congratulating myself that I have placed my assurance in such a good and ably managed Company.

Wishing you further success, I remain,

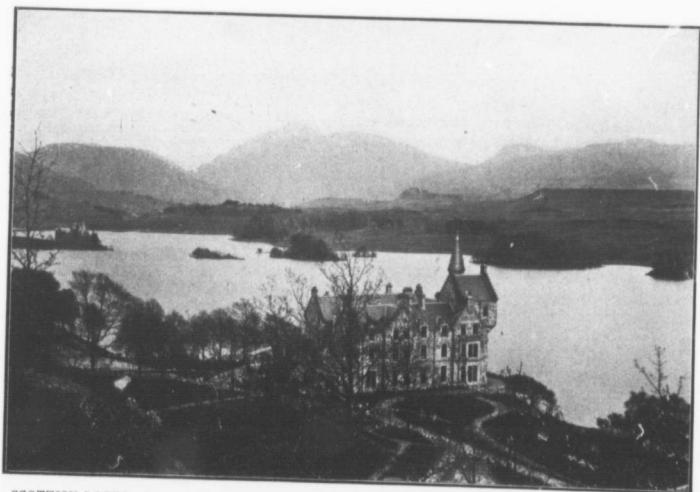
Yours very truly,

DANIEL I. DUNKELBERGER.





SCOTTISH LOCHS.—LOCH TAY AT KILLIN.  
See "Our Illustrations," page 156.



SCOTTISH LOCHS.—LOCH AWE. The Hotel is in the foreground, Kilchurn Castle is seen at the extreme left.  
See "Our Illustrations," page 156.

### Our Illustrations.

[We have gathered the descriptions of our illustrations from many sources, but principally from a work entitled "Bonnie Scotland,"—John Lenz & Co., Dundee and London.—EDITOR.]

#### Loch Lomond.

Many varied kinds of beauty are in evidence in Loch Lomond, the Queen of British lakes. The loch is about twenty-three miles in length. Luss is situated on the western shore, at the mouth of the Glen of the same name. The steamer calls at Luss on its southern course after leaving Rowardennan. It then crosses to Balmaha, the passage being made through numerous islands. On Inchcaillioch (or women's island) a nunnery once existed. This island contains the burial place of the MacGregors mentioned in Sir Walter Scott's "Rob Roy." Rob's oath to Bailie Nicol Jarvie was "upon the halidome of him that sleeps beneath the gray stane at Inch-Cailleach. Sir Walter Scott stayed at Ross Priory, on the southern shore of the lake, when he was acquiring local colour for his romance. It was at Ross Priory, too, that the Marquis of Tullibardine was captured after the '45. In the neighbourhood of Luss is Glenfruin, where the bloody battle took place in 1603 between the clans of McGregor and Colquhoun. The Colquhouns were defeated, and a merciless slaughter of them took place. To punish the slayers James VI. abolished the name of Macgregor.

#### Loch Earn.

Around Loch Earn is to be found some of the fairest scenery in all broad Scotland. St. Fillans stands at the foot of the loch; close to where the river Earn finds its outlet. The situation is ideal; and it is no wonder that every year sees an advance in the popularity of the village as a summer resort. There is a large and handsome hotel. Anglers are attracted from all quarters by the excellent trout and salmon fishing. Boating can be enjoyed under the best conditions. A coaching excursion along the side of the loch is a most pleasurable experience, as is also the drive between Comrie and St. Fillans by the banks of the river Earn. Loch Earn is about seven miles long by about a mile and a half broad. Close to St. Fillans is a small wooded islet where a remnant of the Clan Neish took refuge in the bad old times. Their foes, the MacNabs came upon them in the night, and put all to the sword except one youth who escaped in the darkness.

Ben Voirlich, a lofty mountain, lends grandeur to the scenery of Loch Earn. It rises above the surface of the loch to a height of 3,000

feet and 3,305 above the level of the sea. The name in the Gaelic (Beinn-mhoir-loch) means the Great Mountain of the Lake. Upon the margin of the lake, and near the base of the mountain, is situated the house of Ardvourlich.

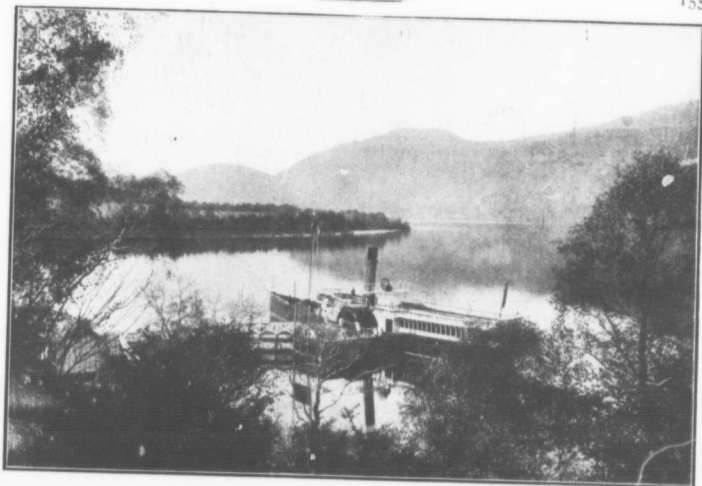
#### Loch Katrine.

The British Isles can show no fairer scene than this. Surrounded throughout its length by lofty mountains, Loch Katrine is one of the most beautiful of lakes; yet its scenery was comparatively unappreciated until the wizard pen of Sir Walter Scott cast the glamor of romance over it. "The Lady of the Lake" has made this district familiar wherever our language is read. The little steamship which plies on the lake will afford its passengers a good view of the far-famed "Ellen's Isle." The lines of Scott will enable the reader to picture its most winsome occupant. Read in the midst of the scenery displayed in this picture, Sir Walter's poem will have its beauty many times enhanced. Fair as is the scene spread before the traveller, new beauties will be revealed by reading the descriptions of the poet. Finer word-painting of a glowing landscape could scarcely be looked for than that supplied by Scott as he described the magnificent scene which met the gaze of the hunter as the expanse of Loch Katrine burst upon his sight. (See page 150).

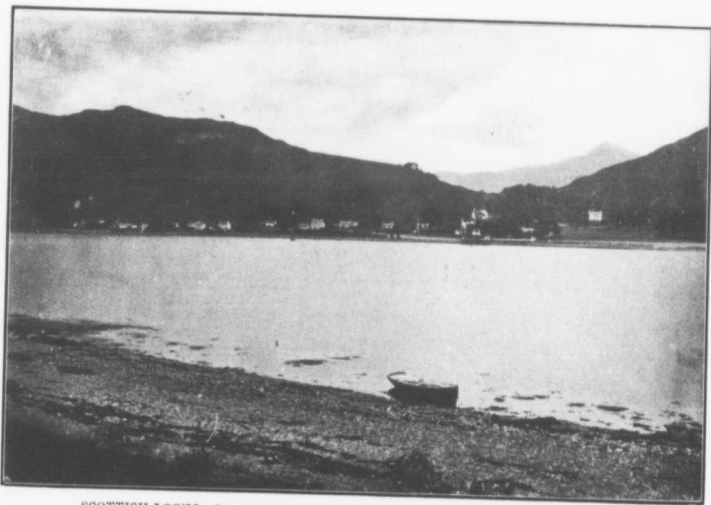
#### Loch Achray.

Loch Achray lies between Loch Katrine and Loch Vennachar. Here we are in the centre of the district immortalized by Sir Walter Scott in "The Lady of the Lake." As the picture indicates, the scenery is of rare beauty. The loch is small—only a mile in length and less than half a mile in breadth; but it combines almost all the excellences of Scottish lake scenery. The name means "The Lake of the Level Field," and is taken from the form of Achray on the south-western shore. The northern shore of the loch is bold and rocky, but is well wooded. The southern shore is gentler in character and is mostly clad with heath. Splendid trout fishing is to be had in the loch. Ben Venue, whose noble and inspiring proportions are well displayed in the picture, rises to a height of 2800 feet. At its base is the Coir-nanuriskin, or "Cave of the Goblins," a deep circular amphitheatre, about 600 yards across at the top, but narrowing towards the bottom. On all sides it is surrounded by stupendous rocks, and being overshadowed by trees is as wild and

*Continued on page 156*



SCOTTISH LOCHS.—LOCH NESS, AT FOVER'S PIER.  
See "Our Illustrations," page 156.



SCOTTISH LOCHS.—LOCH LONG. The Village of Arrochar is seen on the opposite shore.  
See "Our Illustrations," page 158.

**Our Illustrations—Continued**

gloomy a spot as is to be found. No wonder that Highland tradition and superstition have woven many a grim story around it.

**Loch Ard.**

Loch Ard is one of the most beautiful of Highland lochs, particularly at its southern end. It is ten miles from Loch Katrine and is surrounded with rocky promontories. There are two lakes, separated from each other by a stream about 200 yards in length, and which are called the upper and lower Loch Ard. The lower lake is but of small extent, the length being scarcely a mile, and its breadth about half a mile. The upper lake is five miles in length, and two miles broad. Near the head is the island of Eilean Gorm; and near the jetty, on the southern side, is a small island with ruins, called Duke Murdoch's Castle. Loch Ard is 105 feet above sea level, and lies at the eastern base of Ben Lomond, and about seven miles distant from the Trossachs. Loch Ard with its adjoining scenery, is the object of greatest interest in this district, and yields to none of the Scottish lakes in picturesque beauty and effect.

**Loch Tay and Killin.**

The natural beauty of the environs of Killin has called forth whole-hearted praise from visitors. "Killin," wrote Dr. McCulloch, "is the most extraordinary collection of extraordinary scenery in Scotland—unlike everything else in the country, and perhaps on earth, and a perfect picture gallery in itself, since you cannot move three yards without meeting a new landscape." It is situated at the head of Loch Tay, of which, and of the village, an excellent view is afforded by our illustration. One of the most splendid pageants ever seen on Loch Tay was that in 1842, when a procession of six gaily-decorated barges rowed up the loch, bearing Queen Victoria and the Prince Consort, along with a number of other distinguished personages. Killin is kept in touch with Kenmore and other places on the banks of the loch by means of a steamer, which has regularly served the needs of the inhabitants for nearly a quarter of a century. The trip on the loch is in much favour with tourists.

**Loch Awe.**

Loch Awe, in Argyllshire, comes next to Loch Lomond and Loch Ness amongst the largest of Scottish fresh water lakes. It lies 118 feet above sea-level, has in part a breadth of  $3\frac{1}{2}$  miles, and its greatest depth is 102 feet. The surrounding scenery is very fine, notably at the

north-east end, where the surface is beautified by many wooded islets—the scene nobly completed by rugged heights, over which Ben Cruachan (3689) rules in majesty. Beneath the shoulder of the Ben lies the justly famed Pass of Brander, where the Macdougalds of Lorn were all but exterminated by Robert the Bruce and his men.

Where Orchy and Strae flow into Loch Awe stands Kilchurn Castle, on a site once occupied by a fortress of the warlike McGregors. The five-storeyed keep, whose well-preserved ruins figure appropriately in the noble scenery so grandly dominated by the vast mass of Ben Cruachan, dates in part from the sixteenth and seventeenth centuries, and was a residence of the Breadalbane family till 1740. During the rising in favour of Prince Charles Edward it was held by Hanoverian soldiers. Wordsworth wrote a sonnet about the old ruin—"Silent in thy age, shade of departed power." The castle is best visited by boat from Loch Awe.

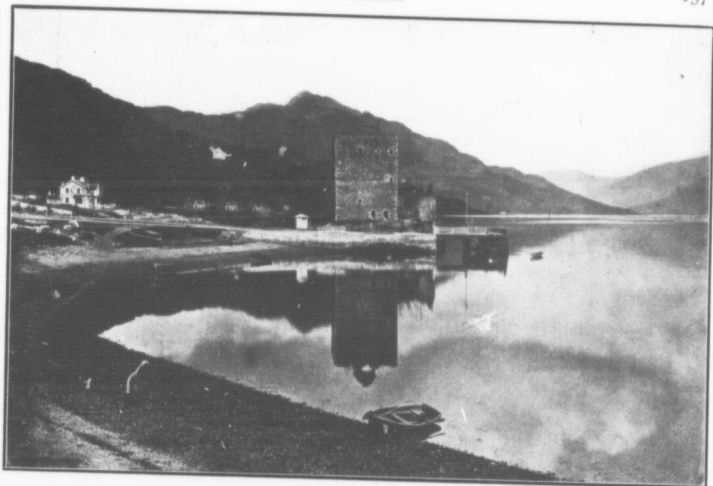
**Loch Ness.**

The origin of the name of this loch is from Eas—a waterfall; Loch—an—ess, meaning the lake of the waterfall; thus the name has been derived from the fall of the river Foyer, which is a short distance from the lake. Loch Ness is about 30 miles in length and from three to four miles in breadth, and in some places of great depth and is one of the largest and best known of Scottish lakes. It is one of the chain which forms the Caledonian Canal. It is not as scenic, as some others, the view presented from the boat is rather of a tiresome nature. A drive along its shores presents a greater variety of scenery than the boat trip, as the banks of the lake are thickly wooded. Two great glens open on its shores—Glen Moriston and Glen Urquhart. It was in Glen Moriston that a young man was killed by the King's troops in 1746 under the mistake that he was the fugitive Prince Charlie. This youth is said to have had considerable resemblance to the unfortunate wanderer, and being met by one of the parties who were searching among the glens and mountains, he endeavoured to make his escape, but was intercepted in his attempt. This circumstance caused for a time a cessation of the pursuit, which was beneficial to the escape of the Prince.

**Loch Long and Ben Lomond.**

Loch Long is an arm of the Firth of Clyde stretching far inland to the north. The scenery

*Continued on page 158*



SCOTTISH LOCHS.—LOCH GOIL, an arm of Loch Long, is a salt water loch. The Village of Lochgoilhead, at its head, is a most restful and charming place. The scenery along the loch is very fine. Carrick Castle is on the shore of Loch Gail. A part of it is seen in this view.



SCOTTISH LOCHS.—LOCH CARRON AT STROME FERRY. Loch Carron is a salt water loch on the mainland opposite Skye. It is a beautiful sheet of water and has excellent fishing.

### Our Illustrations—Continued

abounds in beauty spots. The loch separates the district of Cowal in Argyllshire from the parishes of Roseneath, Row and Arrochar in Dumbartonshire. Its length is 22 miles, and in breadth it varies from two miles to six furlongs. Glen Innnart is on the Argyllshire side. Near its mouth is Ardentinney, a visit to which inspired Tannahill to write his song "The Flower o' Arranteenie." The peninsula between Loch Long and Loch Goil was presented by Mr. Cameron Corbett, M.P., to the city of Glasgow, to be used as a public park. The upper part of Loch Long is wildly beautiful. Arrochar stands at its head.

The mountain seen in the view is Ben Lomond, one of the noblest and most distinctive of the British mountains, it is 3192 feet above sea level. The ascent is usually made from Rowardennan, on the shore of Loch Lomond. The picturesque magnificence of the view from the summit is most inspiring. In 1796 the Rev. Charles Simeon and James Alexander Haldane were so moved by the sublimity around them, after completing the ascent, that they knelt down on the summit and solemnly consecrated their future lives to the service of Almighty God.

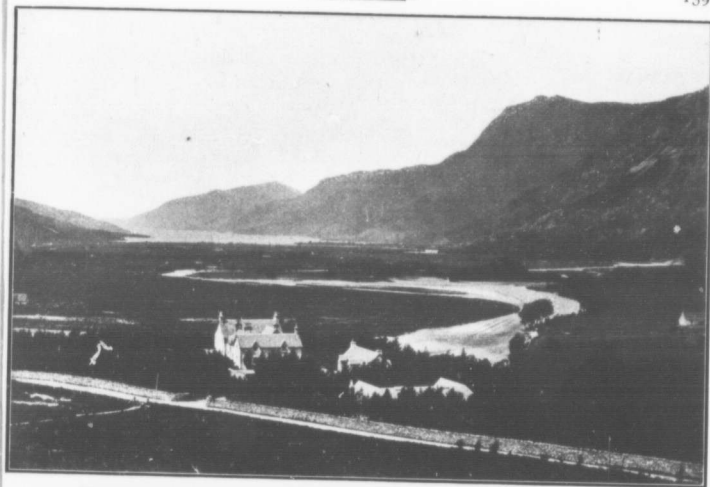
#### Loch Maree and Slioch Mountains.

Loch Maree is a noble sheet of water, about twenty miles in length, and varying from one to four miles in width. The mountains surrounding the lake are of great height and of a beautifully characterized and irregular outline, which makes Loch Maree a very picturesque lake. The mountains are Slioch (meaning the highest mountain), the File mountain, Bein-Lair, Bien-Bharchan, and Craeg-Tolly. Slioch is upwards of 4,000 feet in height. There are numerous islands in Loch Maree—some twenty-seven in number. The lake derives its name from Ellan-Maree, one of the islands, which tradition affirms was dedicated to the Virgin Mary. In ancient times it was the residence of a recluse or hermit. It still contains a burying ground. There is a sacred well on this island which, as in the pool of St. Fillan's lunatics were dipped. There are many traditions regarding Loch Maree and its islands, one is that on Ellan-Maree a son of a king of Norway and a daughter of a king of Ireland are buried. They were to be married and for some reason not explained the ceremony was to be performed on Ellan-Maree by the holy man who resided on it; and there it was fixed they were to meet. The Prince of Norway

arrived at the time agreed on, but his bride had not yet reached the island. Learning shortly afterwards that a ship had arrived at Pol-Ewe, he sent messengers to make enquiries, desiring them as they returned up the lake to hoist a white flag if they were the bearers of good news, but a black one if their news should prove the contrary. On reaching Pol-Ewe they found the Princess had arrived, and they set out with her to conduct her to their master. In sailing up the lake, however, by way of putting their master's love to the test, the messengers hoisted the black flag, at their mast head. The Prince, on seeing this, either died of grief or put an end to his existence. On her arrival the Princess, seeing what had occurred, also died of grief. They were buried close beside each other, and two large stones still mark the site of their graves. These stones have both had figures and characters carved upon them; but these are now quite obliterated and defaced.

#### Loch Coruisk.

Wilson paints Loch Coruisk in the following graphic sketch: "The dead, dull lake lay beneath; the ruins, as it were, of a former world were scattered on all sides; and above, as far as the eye can pierce through the murky clouds, rose the vast rocky pinnacles, their extreme heights obscured except at intervals, when we could behold the grim and awful giants keeping their eternal watches. There was nothing within the visible diurnal sphere that breathed the breath of life—no sound, nor sight of any moving thing—nothing but dead and stony, seemingly a God-forsaken world. We almost longed, in this cloud-capped thunder-stricken region, to hear the voice of gladsome bird, or even of murmuring bee—but all, so far as regarded living nature, was silent as the grave. Just as we had risen to descend the rocks, there was a great break in the heavens above; a flood of far-flashing light was thrown upon the vast o'erhanging mountains, and into the gloomy gorges by which they were divided, and for a few minutes we could see glittering waterfalls and giant peaks above the wreathed clouds, and small, pure breathing places through the deep, blue sky. This splendour, however, was but of brief duration. Vast streams of misty vapour rolled into the hollows of the upper mountains, and obscured each peak and pinnacle which overhang the deep ravine. The whole scene from first to last exceeded in its sterile grandeur whatever we had previously seen in this, perhaps in any other, country."



SCOTTISH LOCHS.—LOCH MAREE AND BEN SLIOCH FROM ABOVE KINLOCHEWE LODGE.  
See "Our Illustrations," page 158.



SCOTTISH LOCHS.—LOCH CORUIK, SKYE.  
See "Our Illustrations," page 158.

## The Results for 1908

# Sun Life Assurance Company of Canada

### ASSURANCES ISSUED DURING 1908.

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

### INCOME.

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

### ASSETS.

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

### SURPLUS.

|  |              |
|--|--------------|
| Surplus distributed during 1908 to Policyholders entitled to participate that year . . . . .   | 361,471.12   |
| Surplus 31st December, 1908, over all liabilities and capital according to the Company's Standard the Hm. Table with $3\frac{1}{2}$ and 3 per cent. interest . . | 2,596,303.95 |
| Increase over 1907 . . . . .   | 549,419.53   |
| Surplus over all liabilities and capital according to the Dominion Government Standard . . . . .   | 4,118,491.91 |

### PAYMENTS TO POLICYHOLDERS.

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

### BUSINESS IN FORCE.

|  |                |
|--|----------------|
| Life Assurances in force December 31st, 1908 . . . . . | 119,517,740.89 |
|--|----------------|

## The Company's Growth.

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

Head Office

Montreal