

HAWAII.

A Bright and Merry Christmas to all our readers.

SUNSHINE

Vol. XVII.
Nos. 11 & 12

MONTREAL

NOVEMBER & DECEMBER,
1912



HAWAII.—MONUMENT OF KING KAMEHAMEHA I.
First Ruler of the entire group of the Hawaiian Islands. This statue stands in front of the
Judiciary Building, Honolulu.

SUNSHINE

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

A. M. MACRAV, *Editor.*

D		December 1912						
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HEAD OFFICE BUILDINGS
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 SUPERINTENDENT OF AGENCIES.

The Value Of It.

Life assurance has to-day become an actual necessity, though this was not always the case.

Many of those who have been in the agency business for some years could relate the difficulties they had to encounter in days gone by persuading men to protect "home and family."

While there has been great advance, we have not yet, however, come to the conditions when it is unnecessary to seek out assurers, and the companies have to employ a great army of men to gather in those who stand in need of this protection.

As we have already stated, the work of the agent is getting lighter and lighter as the years go by, so much so that many successful solicitors have wholly discarded the use of literature in their canvass, not having any need for it.

The individual amount of assurance carried by each policyholder is also growing in volume.

A little while ago a man would feel perfectly at ease in this regard if he carried as little as one thousand dollars, but to-day many of our shrewdest business men are assured for many hundreds of thousands.

It is well that a beginning should be made, however small.

Let us suppose the reader of this carries—say fifteen or twenty thousand with the Sun Life of Canada—this with many men is merely a beginning.

Living is on such an expensive scale

to day that this amount put out at interest would count for very little in running an ordinary household, and it should be the aim of every man to get as near as possible to the amount that would give his family a good income should their present income cease.

It is highly important that attention should be given to this matter.

It is an old saying, yet how very true, "Delays are dangerous."

How often we walk down the street with our friend in the morning, and enter the death-chamber in the evening. This is not mere sentiment, it is brought home to us repeatedly.

It is a hideously distressing condition for a wife and family to be left without the support to which they were accustomed. The fact that you are strong and healthy may mean something, and again it may mean nothing. Just recently the papers announced the death of the "ex-strong man of the world" at a comparatively young age. "Death sometimes makes a friend of strength."

Our object for writing in this strain is to interest the men of Honolulu to increase their assurance with Canada's popular Company and for those who have not already acquired any assurance protection to join its ranks.

The Sun Life of Canada has been royally treated by the inhabitants of the "Pearl of the Pacific," and we in turn have done our best to deserve it.

The Company is ably represented by its managers, Messrs. McCallum & Macintyre.

Hawaii.

(From Promotion Committee's Pamphlets).

The Territory of Hawaii lies in the North Pacific Ocean, between 18° 54' and 22° 14' North Latitude, and 154° 48' and 160° 13' West Longitude.

The Islands were discovered by Captain Cook in 1778. In the thirteenth century a Japanese

junk touched at Maui, and about the year 1550 survivors of a wrecked Spanish ship bound from Mexico to the Philippines landed on southern Hawaii.

There are eight inhabited islands, the largest being Hawaii, from which the group takes its name, with an area of 4,015 square miles. The second is Maui, 728 square miles; and then come Oahu 598, Kauai 547, Molokai 261, Lanai 139, Niihau 97, Kahoolawe 69 square miles, or a total area of 6,449 square miles. Outlying islands to the northwest, which are properly considered as in the group, may have a combined area of six square miles.

FORM OF GOVERNMENT.

Hawaii is the only Territory of the United States without statehood. It is self-governing to a great degree, the executive power being vested in a Governor who is appointed by the President, as is also the Territorial Secretary, but both of these officials must be citizens of the Territory. The other Territorial officials are appointed by the Governor, with the approval of the upper house of the legislature.

A law-making body consisting of a Senate of fifteen members, and a House of thirty members, elected by the people, meets biennially, and has power to formulate any law not in conflict with the Federal Constitution. The Governor has power of veto, but a two-thirds vote of both houses passes any measure over his veto.

Hawaii is represented in Congress by one Delegate, who has floor privileges in the House, but no vote.

The Judiciary consists of a Supreme Court, four Circuit Courts and numerous District Courts. The Justices of the Supreme and Circuit Courts are appointed by the President, with the approval of the Senate. These appointments are customarily made in accordance with recommendations of the Governor or of the local bar association.

CITIES AND POPULATION.

Honolulu, the capital and principal city, is on the Island of Oahu. It had a population of 52,183 in 1910. All steamer lines center at Honolulu, and most of the large business houses have headquarters in that city.

Hilo, on Hawaii, is the second city and a place of considerable importance with a very bright future as the principal port of the largest island of the group. Wailuku, Maui, is the principal town of that island, Kahului being the port of entry and a thriving place; Lihue, on Kauai, is

(Continued on page 145)



HAWAII.—MR. W. D. MCCALLUM.



HAWAII.—MR. M. MACINTYRE.

Our Managers for the South Pacific Agency.

The Sun Life of Canada has as its Managers for Hawaii Messrs. McCallum & Macintyre, with offices in Honolulu. The Company is fortunate in having two representatives who are so well adapted to the work. The amount of assurance in Hawaii has been greatly augmented since they took charge of the agency. Mr. W. D. McCallum commenced his assurance career in Montreal and was such a success that he was appointed Assistant Manager of the Montreal City Branch. When the Province of Alberta was opened up he was appointed Manager, but on account of his wife's health he had soon to relinquish the Agency, being transferred to Hawaii, where a more equitable climate has brought Mrs. McCallum back to health again. Previous to his entry into life assurance Mr. McCallum was a commercial traveller, and came under the Company's notice and he was soon in the Company's employ.

Mr. McCallum is recognized as one of the Company's strong field men.

Mr. Malcolm Macintyre, when a young lad, left the "Land of the Heather" with his parents, for the beautiful isles of the Pacific. On arriv-

ing in Honolulu, he became associated with the firm of Messrs. Bishop & Co., Limited, who represented the Sun Life of Canada for several years and during the latter part of their agency, Mr. Macintyre was placed in charge of the Assurance Department of the firm, and showed his fitness for this important work in a manner that called for the hearty approval of his employers.

When the Sun Life of Canada decided to establish its own branch for the Hawaiian Islands, with headquarters at Honolulu, and to appoint a manager to operate this territory under the regular agency plan in force in all other agencies, Mr. Macintyre became the logical man to fill the new post. He felt that he might be lacking in the necessary experience for a manager to have, although he possessed a valuable knowledge of the people of the Islands. It was decided to associate him in the management of the agency, with an experienced assurance underwriter in the person of Mr. W. D. McCallum. The combination proved successful beyond all our expectations in the matter of business and made a record during the past year which it may be difficult for even themselves to surpass in the near future.

Mr. Macintyre is gaining that experience which is most necessary for one to have in order

to qualify for any important managerial post, and we feel that we are not vainly prophesying when we predict a very successful future for Mr. Macintyre in the service of this Company.

We wish continued success to the Prosperous and Progressive Agency commanded by Messrs. McCallum & Macintyre, our Managers for the South Pacific Agency.

Essentials to Business Success.

"Amongst the first essentials to success, in my opinion," states the veteran Lord Strathcona in the Strand Magazine, "is that of being interested in what you have to do. After that comes diligence, and then system. But unless a young man is interested, first of all, in his work he cannot expect to succeed in it. I would therefore say if your heart is not in it you are heavily handicapped in the race. As a young man I did not require any special pleasures or diversions, -ven if I could have indulged myself in them, because the work I was engaged in afforded me plenty of scope for variety.

To many it might have seemed a lonely and dreary life, practically cut off from the world, but I was always aiming to do my best, and kept on the *qui vive* waiting for the opportunity which I knew always comes to the young fellow who does his best. I never had any hard and fast routine then, and I have never had since. I was ready for any job that turned up, and this sort of variety of work is quite as good as cricket and football and theatre-going, or any of the other forms of 'recreation' in which young men nowadays indulge.

Even to-day, in my *ninety-second* year, I am ready for work at *half-past eight every morning*, and my correspondence, official engagements, and personal interviews generally keep me employed until *late at night*. By this kind of alternation of duties, and also by never allowing myself to be hurried over anything, I obtain all the recreation I need. Hurry and bustle I have always endeavoured to avoid."

"What is that little boy crying about?" asked the benevolent old lady of the ragged boy. "The other kid has taken his sweets," was the response. "But how is it that you have the sweets now?" "Course I've got the sweets now. I'm the little kid's lawyer."

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



HAWAII.—MR. ROBT. HAIR.

Mr. Hair has had excellent success as an assurance writer. He has been on the Special Mention list of the Agency Department every month of the year. His business is of the best quality. SUNSHINE wishes Mr. Hair continued success.

Japan's Chief Offices Changed.

Mr. Harry B. Higinbotham, manager for Japan, has removed the chief office for Japan from Yokohama to Tokyo in the Mitsui Gomei Kaisha Building, 4 & 5 Honkawayacho, Nihon-bashiku, Tokyo.

The many friends of Mr. Higinbotham will be pleased to learn that he is meeting with splendid success in his new territory.

A Definition.

A story is told of a merry professor whose wife suddenly discovered him kissing the pretty governess. "John," she exclaimed, "I am surprised!" "No, my dear," replied the old scholar; "I am surprised, you are astonished!"

God's Garden.

The kiss of the sun for pardon,
The song of the birds for mirth;
One is nearer God's heart in a garden
Than anywhere else on earth.



Mr. Neil D. Sills.

Mr. Neil D. Sills, this Company's Manager for Virginia, has been signally honored by the National Association of Life Underwriters of the United States and Canada, at the session held in Memphis, Tenn., last month, when they appointed him their president. We naturally feel proud of Mr. Sills' appointment; he has been an honored representative of this Company for many years, and we are safe in saying that no manager, in the wide range of this Company's operations, deserves the honor more for his true worth and ability. Mr. Sills is the soul of courtesy, and the supreme object of his life seems to be the good of others. All at Head Office, and we may also include all the field force, join in hearty congratulations to Mr. Sills.

The newspapers of his home city, Richmond, Virginia, are loud in praise of his qualities as a citizen and a man.

"The Richmond Virginian," one of the leading dailies, gives Mr. Sills an editorial notice, under the heading "A Deserved Honor." It says:

"That was a deserved compliment paid to Neil D. Sills, of Richmond, when the National Association of Life Underwriters of the United States and Canada elected him president of the body at its annual session in Memphis, Tennessee.

Mr. Sills is one of the leading assurance men of Richmond and is well known and highly honored here. He is a fine type of citizen, always doing his share for the advancement and uplift of the community in which he lives and in all his dealings gaining the confidence and respect of his fellow-citizens. The business men of the city paid him the compliment of making him the president of the Business Men's club. He showed his catholic spirit in the good work he did toward securing for Richmond its new Young Men's Christian Association building. Mr. Sills' Richmond friends congratulate him upon the new honor which has come to him."



Fitting the Policy to the Prospect.

Mr. John L. Harden, in a recent number of "System," cites many cases where life assurance can be adapted to the business and personal needs of those who might otherwise be lost to life assurance.

One case was of a teacher who reduced a debt of \$2,500 and was relieved of a burden of \$300 a year by surrendering a large policy and taking a smaller one.

The principal of a high school was in receipt of a good salary and found himself in possession of a modest annual surplus. His natural demand was for a small but sound investment which required practically no attention. A solicitor called upon him, asked a question or two and submitted a proposition for a \$5,000 twenty-year endowment that called for an annual premium of something like \$250. It fitted the principal's need so perfectly that he filled out an application for the new policy in less than fifteen minutes.

Some years later the principal moved to a larger city. His income increased, but more children came, the price of living advanced; he bought a home on the instalment plan, and, to add to his embarrassment, he gave up his income for a year and took a post-graduate university course. He was paying three hundred dollars a year interest on borrowed money.

He was still carrying his endowment policy, but he had begun to borrow on its endowment cash value in order that he might pay the premium. One day the solicitor stumbled upon him in a crowded street and learned of the burden of interest he was carrying. Going home with him, the agent advised him that the man who was paying interest on a debt of \$4,000 ought not to carry an endowment policy and suggested the following change:

HAWAII—SOME RESIDENCES IN HONOLULU.



"Your endowment is nearly fifteen years old. Surrender it. Pay off as much of your indebtedness as possible and the saving in interest will enable you to carry a life policy for \$5,000 at no additional expense."

The new arrangement appealed because it relieved the principal of a burden and reduced his personal liabilities by nearly \$2,500. He already had insurance but it did not fit his condition. The moment the solicitor found out what the natural need was in this case he wrote another application.

Another case of the business executive whose personal indorsement made the loans of his company possible, and who protected his interests by a policy.

In another case an assurance man was explaining the merits of corporation assurance to a western manufacturer and was showing its applicability to business emergencies when the manufacturer interrupted:

"Call upon John Smith, president of the buggy company. He has a plant and machinery worth over \$200,000. Recently he turned it into a stock company and divided thirty per cent. of the stock among his son and two young men who have been faithful employees."

When the assurance man sent in his card, Smith wrote on it, "I decline to talk on the subject of life assurance," and sent it back.

The visitor then wrote on his card, "I want to talk with you about your business."

Smith admitted him. The caller inquired if the facts concerning the organization of the stock company were correct.

"Is it true," he asked, "that at certain seasons you borrow money to run your business?"

"The question refers to private matters, but I don't mind saying that we borrow from \$80,000 to \$125,000 at times," replied the manufacturer.

"On whose security?"

"The firm's."

"But are you not the real security? Does not the bank depend upon the personal indorsement of John Smith?"

"Yes, that is a fact."

"Now suppose you were to die at a time when the firm happened to need about \$100,000; would the bank loan to the young men who own thirty per cent of your stock?"

"I am afraid not."

"What would happen then?"

"A receiver, I suppose."

"Why not dodge the receiver by carrying \$100,000 corporation assurance on your life?"

And the man who had always declined to talk assurance because he thought he knew how to run his business better than assurance companies suddenly realized that he had immediate need of assurance. When it was pointed out that an assurance policy on his life would protect the interests of the concern, he immediately put on his hat and went to see the company's examiner.

Another case of the man who had not saved his earnings but was brought to realize that he should provide an income for his old age.

The local representative of one of the big assurance companies dropped in upon Adkins, who threw the greater part of \$5,000 at the birds every year. The assurance man knew that Adkins was fifty years old, a bachelor and lived with a married sister. Adkins regretted that he did not need assurance, but invited his caller in.

"Mr. Adkins," the latter began, "suppose you are compelled to give up work at sixty-five; where will you get an income?"

"I am just beginning to be a little anxious about that," Adkins replied.

"I can relieve your anxiety in five minutes," was the answer.

"How?"

"Take a fifteen-year endowment. At sixty-five you will begin to draw \$2,000 a year and continue until you are eighty. If you die before you are sixty-five, my company will pay \$25,000 in one sum or \$2,000 a year for fifteen years to your sister. If you die before you have drawn all of the fifteen annual payments, the company will pay the remainder to any beneficiary you may name. This policy is for your own benefit, but it would also protect your sister. It would cost you \$1,650 a year, but the amount is easily saved from your salary.

The solicitor knew a point when he saw it. Because he showed that Adkins had an immediate and real need for assurance he wrote an application for \$25,000.



Why He Achieved It.

The real estate agent had sounded his praises of the new property to the prospective buyer; and at the end he said: "The death rate in this suburb is lower than in any other part of the country."

"I believe you," said the prospective buyer; "I wouldn't be found dead here myself."





HAWAII.

A Chinese store. Some of the best stores are those of the Chinese.

Poi Making. Poi is the food of the Hawaiian. The root from which it is made is shown in the foreground. This is boiled and afterwards beaten into a thick paste by the use of a stone mallet. This paste is thinned to taste by adding water, and is usually eaten by the natives who convey it to the mouth with one, two or three fingers, according to the consistency of the poi. In the background of the picture appear a native war club and two spearheads, showing sharks' teeth set in the hard wood. To the right hangs a piece of kapa (pronounced tapa) cloth.

A native manufacturing Kapa Cloth and Mats.

Flower Girls on the streets.

The Canadian Premier Company.

Addressing a gathering of the Company's agents recently Mr. Arthur B. Wood, F.I.A., F.A.S., Actuary, spoke of the continued progress and prosperity of the Sun Life of Canada. Among the things he said was this interesting item: Up to the end of 1911 one other Canadian company had exceeded the Sun Life in the amount of its assets. Now the Sun Life had passed its rival in this particular also, so that in every respect it is now the premier Canadian Company.

Mr. E. A. Macnutt, Treasurer, gave some interesting figures relative to the market value of the Company's holdings as compared with their cost price. The market value of the total holdings of all other Canadian companies exceeded the cost by \$464,000—those of the Sun Life of Canada alone by \$762,000—thus indicating the superiority of the assets of the Sun Life of Canada. In a given time, he added, the assets of all other companies had increased 165 per cent., while in the same interval those of the Sun Life of Canada had increased 264 per cent.—and while the income of all others had increased by 135 per cent., that of the Sun Life of Canada had increased by 246 per cent.

Hawaii.

(Continued from page 139).

the largest village on the northern island. Numerous smaller places dot the coast lines of all the islands.

The population of the group, according to the census of 1910, was as follows:

Hawaii	55,382
Maui and Molokai	30,547
Oahu	81,993
Kaui	23,952

A total of 191,874

The Island of Oahu has between 15,000 and 20,000 Caucasians. Honolulu has grown rapidly in the past two years—possibly twenty-five per cent. to thirty-three and one-third per cent. over the population in 1910.

HAWAIIAN RACE.

The Hawaiians are a stalwart, healthy race. They are generous, pleasure-loving, natural musicians and orators, usually well educated. They never were cannibals. They welcomed the earliest visitors gladly, and speedily embraced religion, when brought to them by the American missionaries. The Hawaiians were barbarians but not savages at the time of the arrival of white men. They have straight hair;

and, although the Caucasian race dominates, native blood is found in the highest social and business circles of the Islands.

HAWAIIAN LANGUAGE.

The Hawaiian language consists of twelve letters. The vowels are given their values as in Spanish and are always pronounced, not slurred. Thus the name of the group is Hab-wy-ee. By uttering these sounds rapidly and connectedly the pronunciation is secured.

CLIMATE.

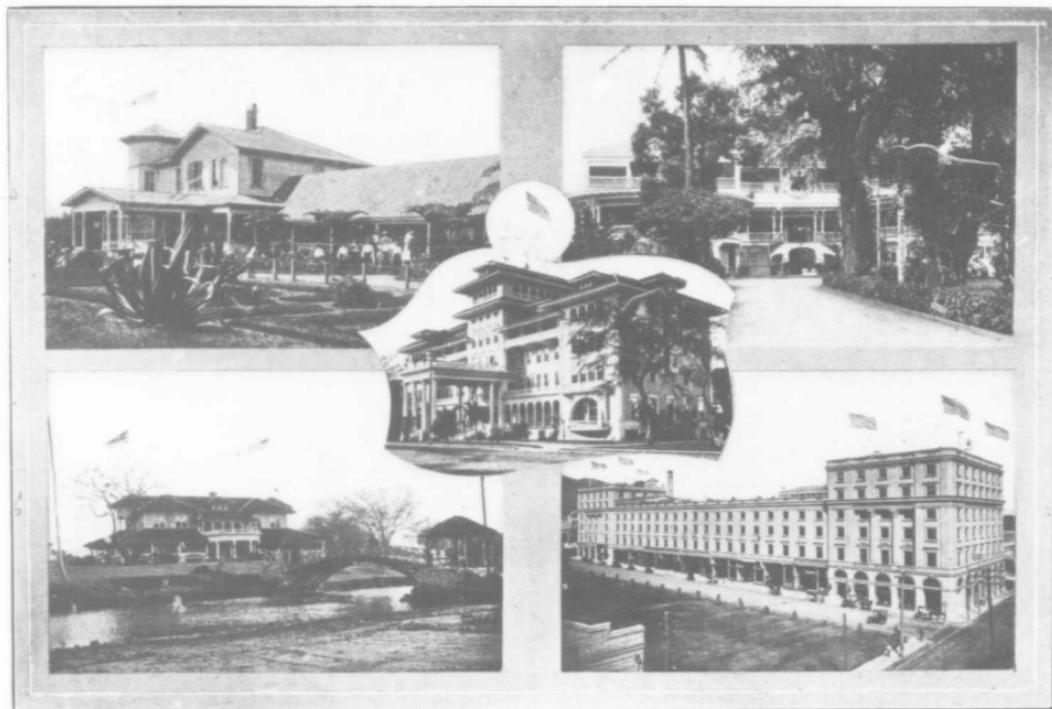
Hawaii has a temperature which varies not more than 10 degrees through the day, and which has an utmost range during the year from 83 degrees to 55 degrees. Sweltering heat or biting cold are unknown. Sunstroke is a mythical name for an unthought thing; a frost bite is heard of no more than a polar bear.

CITIZENSHIP AND SOCIETY.

American and European pioneers of Hawaii, business men of education and standing, were followed by missionaries from New England in 1820. From these sources the present business and social leadership sprang. The same high standard of education and equipment which marked the early settlers has been reached by the two generations of their descendants. The leading American and European universities have been represented for fifty years by graduates, in the professions and in business life. The native Hawaiians and those of part native blood are among the leaders of society, and their hospitality is famous. Honolulu, the capital, is a cosmopolitan city; its harbor is visited frequently by war vessels of all nations. Increased means of communication and rapid growth of American-born population in recent years are making marked changes. In social customs and manner of living, there is now little difference between Honolulu and mainland American cities.

SCHOOLS AND CHURCHES.

The first public school laws were enacted in 1841. These have been broadened until now the system is organized along most modern lines. Many years ago compulsory public instruction in the Hawaiian language was abolished, and English made the standard. In 1911 there were 26,122 pupils in the schools, representing some fifteen or sixteen different nationalities. There are 155 public and 51 private schools, employing together a force of 799 teachers. The school system leads up to high schools, of grade which fit directly for American colleges. Most of the



HAWAII.

Volcano House, situated 4,000 feet above sea level, overlooking
Kilanea, the most wonderful volcano in the world.

Haleiwa Hotel, on the Island of Oahu.

Mona Hotel, Honolulu.

Royal Hawaiian Hotel, Honolulu.

Alexander Hotel, Honolulu.



HAWAII.—AN HAWAIIAN BEAUTY.

present generation speak, read and write English. The Hawaiian language is maintained in some degree of purity by the older natives, who also, with few exceptions, speak English. The Oriental languages are used by a large section of the population. Business may be transacted in English in every section of the archipelago. The Territorial Normal School affords instruction in academic branches and science of education; besides training for practice in teaching, manual training, etc.

Oahu College, founded in 1854, is the outgrowth of the first boarding school, established for the children of missionaries. A half century back children came from California to Oahu for their early education. While chartered as a college, Oahu College is really a high-class preparatory school, fitting pupils for the American universities, in which they are usually able to enter with advanced standing.

The College of Hawaii is a college of agriculture and mechanic arts, which began its first full school year in the fall of 1908. It is sup-

ported by both Federal and Territorial governments, drawing from the former \$50,000 per year in accordance with an appropriation measure of Congress relative to such schools. The institution has a splendid faculty, ample equipment, and is magnificently located in new permanent buildings on an extensive tract of land in the edge of Honolulu. It has made a most creditable record in the four years it has been established, and is filling well the purpose for which it was founded.

There are about 200 churches in the Hawaiian Islands, including the principal world denominations, and religious services are held in almost all languages. The Congregationalists, of whom were the first missionaries, are in preponderance. The Roman Catholics have a large body, as has the Episcopal Church. There are many Mormons. Buddhists and Confucians worship in temples dedicated to those faiths. Mission work among Hawaiians, Portuguese, Japanese, Chinese and Koreans is carried on by the several Christian creeds represented.

IMPORTS AND EXPORTS.

Imports into Hawaii for the fiscal year ending June 30th, 1911, were \$27,512,580. The exports for the same period amounted to \$41,938,583. The

bulk of the latter is contained in the following list:

Sugar—raw	\$35,612,939
Sugar—refined	1,691,824
Fruits	2,251,688
Rice	200,358
Coffee	436,745
Hides	122,078
Honey	64,076
Others	2,636,401
Total	\$41,938,583

Japan's trade with Hawaii is second to that of the mainland, the value of imports from that country for fiscal year ending June 30th, 1911, being \$2,022,698.

ROADS AND RAILWAYS.

Five railways are in operation. The longest is seventy miles, extending from Honolulu, the capital, to the extreme northern end of the Island of Oahu, at which point it connects with the shorter Koolau Railway.

AGRICULTURE.

Among the important agricultural products of the Islands, aside from the principal crop, sugar,

may be mentioned pineapples, bananas, rice, sisal and tobacco. Rubber, cotton, onions, potatoes, and other vegetables and various fruits are receiving much attention at present, with good prospect of becoming important industries.

Several million dollars are now invested in the pineapple industry, which is scarce more than a decade old, and the production is increasing rapidly. Most of this product is preserved, and Hawaiian canned pineapple has come to be justly celebrated all over the world. This is one of the products which seems to find conditions ideally suited to its best development.

Coffee has been grown in Hawaii for upward of half a century.

Bananas and rice culture are largely in the hands of Orientals. Most of the rice grown is consumed locally.

Tobacco is so new in the Islands that its success has scarcely yet been demonstrated. There are, however, several companies engaged in the business, and a considerable quantity of high-grade wrapper leaf has been produced during the past few years, and the production is growing.

PRODUCTS AND MARKETS.

Raw sugar is the principal product, its export value for the fiscal year ending June 30th, 1911, having been \$36,704,763. This is the output of some sixty estates. About \$150,000,000 are invested in the sugar interests, which employ approximately 45,000 men. The principal manufactures are in connection with the perfection of certain grades of sugar, and the making of machinery used in this industry.

HAWAII—AN INVESTMENT.

Any notion that Hawaii has been a financial burden to the United States is based on fallacy. On the contrary, the Territory has always been more than self-supporting. During the fiscal year ending June 30th, 1911, the Honolulu Custom House collected over \$1,654,000; the Post Office, \$103,000; the Internal Revenue Office, over \$218,000; or a total of over \$1,976,000 went into the National Treasury from Hawaii. The Federal Government during the same period spent in maintenance of Custom House, Post Office, Internal Revenue Office, Immigration Station, Marine Hospital and Quarantine Station, U.S. District Court, Light-houses and Harbors and the Territorial Government, approximately \$400,000, or about 20 per cent. of the amount of the revenues. Appropriations for new lighthouses and harbor improvements, which are of international, rather than



HAWAII—Mr. Wade, one of our leading assurance producers, who led the Japanese contingent in the Fourth of July procession.

local importance, amount to upward of a million dollars. Also there is an appropriation of \$850,000 for a federal building for Honolulu, but all the public improvements yet made or provided for by Congress is more than equalled by two years' income from the Territory. These figures, of course, do not include the expenditures to be made in fortifications and the naval station at Pearl Harbor, which, while important to Hawaii, are also vital to the interests of the whole United States.

Hawaii became an organized Territory June 15th, 1900, and in the eleven years ending June 30th, 1912, the Honolulu Customs House has paid into the National Treasury a total of nearly \$15,000,000.

Besides the above good showing, Hawaii is a customer of the United States not to be despised. During the last fiscal year, of the \$27,500,000 of imports into the Territory, the United States supplied more than \$22,300,000 worth. Most of this came through the port of San Francisco.

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



HAWAII.—Ex-Queen Liliuokalani, last ruler of the Kingdom of Hawaii.

Hawaii.

"No alien land in all the world has any deep, strong charm for me but that one; no other land could so longingly and beseechingly haunt me sleeping and waking, through more than half a lifetime, as that one has done. Other things leave me, but it abides; other things change, but it remains the same. For me its balmy airs are always blowing, its summer seas flashing in the sun; the pulsing of its surf beat is in my ear; I can see its garlanded crags, its leaping cascades, its plummy palms drowsing by the shore; its remote summits floating like islands above the cloud-rack; I can feel the spirit of its wood-land solitudes; I can hear the splash of its brooks; in my nostrils still lives the breath of flowers that perished twenty years ago."

—Mark Twain.

Had Plenty.

A preacher had been discoursing learnedly and at length on the minor prophets. "And now my brethren," he asked rhetorically, "what place shall we give to Malachi?" "You can give him my place," a voice called from the back. "I've had enough."

Policyholders are Given Full Value for their Premiums.

HONOLULU, T.H., June 4, 1912.

Messrs. McCALLUM & MACINTYRE,
Managers, Sun Life Assur. Co. of Canada,
Honolulu, T.H.

Gentlemen,—I take pleasure in acknowledging receipt of your notice of the various settlements to which I am entitled under my policy, No. 56335 which I took out with your Company fifteen years ago.

Your offer to return me 66 per cent. of the total premiums paid and in addition grant me a fully paid-up policy for the face value, participating in future profits, seems to me to be about as good a settlement after fifteen years as anyone could desire.

I might say that I have been assured in several companies, but would not hesitate to recommend the Sun Life of Canada as a Company in which the policyholders are given full value for their premiums.

Yours very truly,

G. J. WALLER.



A Good Investment as Well as Having Afforded Protection.

HONOLULU, T.H.

Messrs. McCALLUM & MACINTYRE,
Managers, Sun Life Assur. Co. of Canada,
Honolulu, T.H.

Dear Sirs,—I take this opportunity to express to you my appreciation of the handsome dividends which your Company has paid me on my policies, Nos. 78708 and 78709.

So far I find that I have been granted a cash bonus of 22 per cent. on the total premiums paid, so that by the time my policies mature, they will prove to be a good investment as well as having afforded me protection, which was the object for which I took them out.

Congratulating you on the good results of your Company's policies, I remain,

Yours truly,

JAS. L. MCLEAN.



Pleased with the Results.

HONOLULU, T.H.

Messrs. McCALLUM & MACINTYRE,
Managers, Sun Life Assur. Co. of Canada,
Honolulu, T.H.

Gentlemen,—I take this opportunity to thank you for the first dividend under my policy, No. 136354, covering a period of five years.

I am much pleased with the results of my policy, and desire to congratulate you on the showing your Company is making.

Yours very truly,

NORMAN E. GEDGE.



HAWAII.

Alligator Pears,
Hawaiian Coffee.

Hawaiian Mangoes.

Bread Fruit,
Bananas.

No Premiums being paid. Profits still go on.

OTTAWA, Ont., Sept. 21, 1912.

Messrs. JOHN R. & W. L. REID,
City.

Gentlemen,—Your favor of the 20th instant received, enclosing certificate showing profits on my paid-up policy, No. 9911, amount added for past five years being \$94.00. This addition is certainly very satisfactory, as I have paid no premiums whatever on this policy for the past nineteen years, still the profits have not abated.

Yours truly,

THOMAS WORKMAN.

Results Most Gratifying.

BANK OF MONTREAL.

SHERBROOKE Que., 1st October, 1912.

T. J. PARKES, Esq., Manager,
Sun Life Assurance Company,
Sherbrooke.

Dear Mr. Parkes,—I have to acknowledge receipt of a cheque in settlement of an endowment policy held by me in your Company. As this policy only matured to-day, the promptness in settlement is commendable.

The results are also most gratifying, twenty years free assurance, all premiums returned with three per cent. compound interest; such returns prove that your Company has able management as well as sound business investments, and I trust it may long continue in its stable and progressive course.

Yours faithfully,

R. A. E. AITKEN.

Provide Against the Unforeseen.

MONTREAL, 2nd October, 1912.

The Manager Montreal City Branch,
Sun Life of Canada.

Re 233061.

Dear Sir,—I beg to acknowledge receipt of the proceeds of my matured endowment on the exact date of maturity.

As I am just recovering from a major operation, with its attendant disablement and expense, the cheque is extremely welcome.

To take another policy is at present out of the question, but should I do so in future, I will certainly place it in your Company.

Yours truly,

ALFRED CLELAND.

18 MILL STREET,

STOCKTON-ON-TREES, July 10, 1912.

Dear Mr. Strachan,—I consider the £27 bonus on my 15-year Endowment policy for £100 is very satisfactory indeed, and I congratulate you on your prompt business methods and foresight in estimating the amount of bonus when I assured. If you remember, you told me when I

assured that taking the profits of the previous five years as a basis of calculation, you estimated my profits at the end of fifteen years to be about £30.

When I have been talking with my friends, and recommending the Sun Life of Canada, some of them have been a bit sceptical about the £30 bonus. However, I have something tangible to back me out now.

You will see I have decided to accept option one (the money) in settlement.

With kind regards, I am,

Faithfully yours,

WM. HOPE.

The world is a looking glass and gives back to every man the reflexion of his own face. Frown at it and it will look surly on you. Laugh at it and it is a jolly, kind companion.—Thackeray.

If we Only Knew.

If we only knew.

But we do *not* know.

The future is mostly a sealed book.

Next year's obituaries are not published this year.

Whose wife of this year will be a widow next year no one knows.

Would your widow, next year, have as full and plenty as your wife this year?

You don't know? Yes you *do* know; you know only too well. Are you insured?

Your wages, your salary, your ability to make money, will be buried with you.

Life assurance is the widow's salary, if so be you have the assurance.

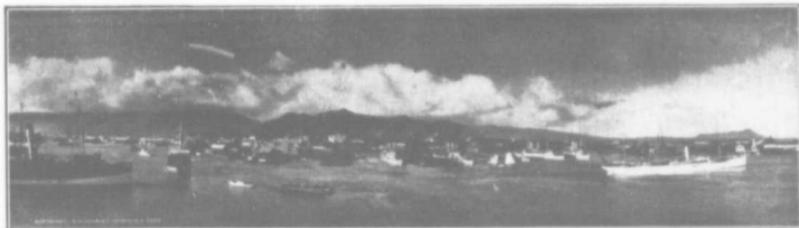
Facts First, Lies Later.

A Scots countryman applied to a respectable lawyer for advice in regard to an action. After detailing the circumstances of the case, he was asked if he had stated the facts exactly as they occurred.

"Ou ay, sir," he rejoined, "I thought it best tae tell ye the plain truth; ye can pit the lees in't yersel'."

A Burning Question.

A doctor who on one occasion was giving an informal talk on physiology, declared that "it had lately been found that the human body contains sulphur." "Oh, indeed;" exclaimed a young lady listener. "Then, how much sulphur is there in a girl's body?" "Well," said the doctor, smiling, "the amount varies." "And is that," asked the girl, "why some of us make so much better matches than others?"



HAWAII—HONOLULU HARBOR, SHOWING LAVA MOUNTAINS AND DIAMOND HEAD.

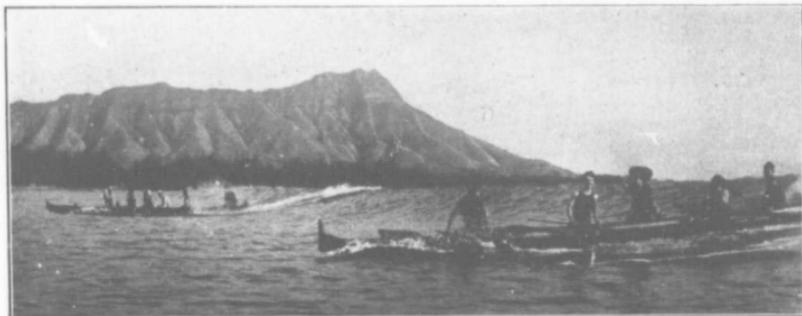


HAWAII.—OAHU COLLEGE GROUNDS, NOTED AS AMONG THE MOST BEAUTIFUL IN THE WORLD.



HAWAII.—DIAMOND HEAD, MONA AND SEA-SIDE HOTELS AND THE FAR-FAMED WAKIKI BEACH, WHERE BATHING IS INDULGED IN ALL THE YEAR.

The temperature of the water never goes below seventy degrees.



HAWAII.—DIAMOND HEAD AND A PARTY OF TOURISTS ENJOYING THE EXCITING SPORT OF RIDING THE SURF IN OUT-RIGGER CANOES.



HAWAII.—COOK'S MONUMENT.

At Kealahou Bay, Island of Hawaii, erected in honor of Capt. James Cook, who discovered the Hawaiian Islands, January, 1778, and was killed near this spot a month later. His death was caused by a spear thrown by an Hawaiian who is supposed to have misunderstood the orders of his chief.

How Much Do You Earn?

If a man's income is \$2,000, it will take \$40,000, earning 5 per cent. interest, to replace his bread-winning capacity.

A man's conception of his own value to his family is represented by the capitalization he has placed on his own earning capacity, represented by life assurance.—Detroit Life Bulletin.

Life Assurance.

The guardian of homes, individuals and business, life assurance stands as comprehensive a protector as the world knows.—The Union Mutual.

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

Anxious Others Should Know of His Profits Received.

JAFFA GATE, Jerusalem, August 24, 1912.
 SUN LIFE ASSURANCE CO. OF CANADA,
 London Branch.

Dear Sirs,—I beg to acknowledge receipt of your favor of the 12th, enclosing cheque for Frs 2,402.75, the amount of profits on my policy, No. 22531 for the twenty years. Accept my thanks and best wishes for same. I have authorized Mr. S. Hall, your agent here, to use the fact of my receiving so liberal an amount as the result of my assurance in the Sun Life of Canada, and told him to refer any persons he may be at any time trying to induce to assure to me and I would help him out.

Yours very truly,
 HERBERT E. CLARK.

"Wish You and the Company Lumps o' Luck."

PEPEKEO, Hawaii, T. H.
 Messrs. McCALLUM & MACINTYRE,
 Managers, Sun Life Assur Co. of Canada,
 Honolulu, T. H.

Dear Sirs,—I desire to thank you for the first five years' dividend under my policy, No. 136768. This dividend, representing as it does a reduction of the premium of nearly 20 per cent. each year, is very gratifying, and I desire to extend to you my best wishes for the continued prosperity of your Company.

Yours very truly,
 JAS. WEBSTER.

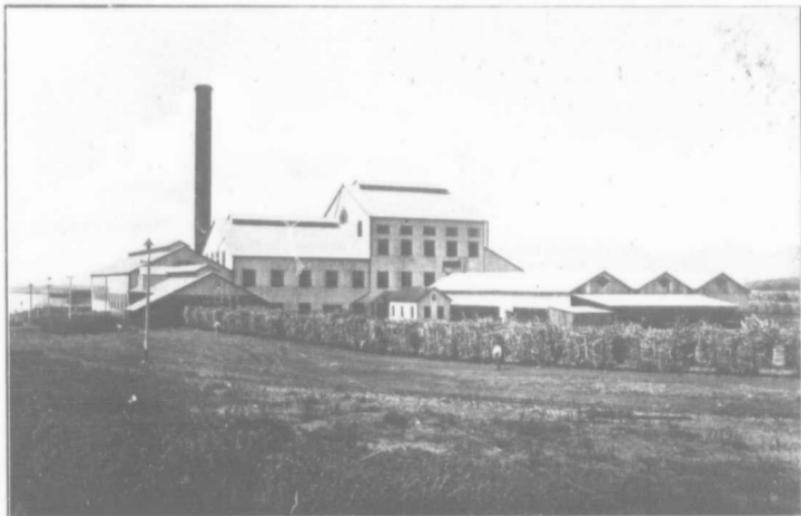
P.S.—He's a guid dog that barks when he's bid, but this is nae forced yelp ye've made this dog give. Your premium reducer came in very nicely. I wish you and the Company you represent lumps o' luck.—J. W.

Ought to Satisfy Anyone.

HONOLULU, T. H., June 4, 1912.
 Messrs. McCALLUM & MACINTYRE,
 Managers, Sun Life Assur. Co. of Canada,
 Honolulu, T. H.

Dear Sirs,—I beg to acknowledge receipt of your notice of the first quinquennial dividend falling due on my two policies, Nos. 140155 and 149156, of your Company, on the 1st proximo. In thanking you for same, I wish to express my appreciation of the fact that you have returned to me a full 20 per cent. of the premiums which I have paid to you during these five years, and it seems to me that such returns on the first five years of your policies ought to satisfy anyone.

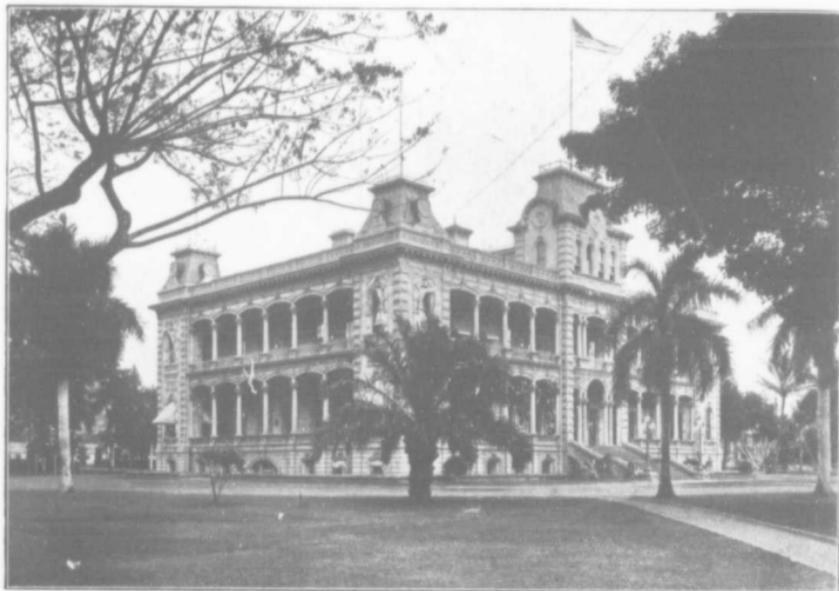
Again thanking you, I remain,
 Yours very truly,
 SAMUEL F. NOTT.



HAWAII.—HONOLULU SUGAR PLANTATION MILL, SHOWING LOADED CARS COMING IN FROM FIELD TO CRUSHER



HAWAII.—WASHINGTON PLACE, HOME OF EX-QUEEN LILIUOKALANI.



HAWAII.—EXECUTIVE BUILDING, HONOLULU. FORMERLY THE ROYAL PALACE.



HAWAII.—PINEAPPLE PLANTATION—SAID TO BE THE LARGEST IN THE WORLD.



HAWAII.—NATIVES RIDING SURF BOARDS AT WAIKIKI.

Endorsed.

The dinner was over, the ladies had retired and the gentlemen were enjoying their cigars and discoursing on that most welcome of subjects—femininity.

"Well," said the host, after some discussion of the relative beauty of women of different nationalities, "I have kissed the witching French girl, the Japanese girl, the Indian maid, and the American girl, but I claim that my wife's lips are the sweetest of all."

Then a bronzed young Army officer at the other end of the table exclaimed—"By George! That's a fact, sir!"

Of Two Evils.

A well-known *viveur* was talking about the extravagance and the heartlessness of New York.

"I know a man," he said, "who was held up by a footpad the other night.

"Hand over your money," the footpad growled, levelling a revolver at my friend, 'or I'll b'ow your brains out!"

"Blow away," he said. "I'd far rather be in New York without brains than without money."

Explained Away.

A man was arraigned in Court on a burglary charge and in his loot were, curiously enough, a horse and a tablecloth.

"If you didn't steal these things, how on earth did you get them?" asked the Judge.

"Why, I raised that horse from a colt," protested the prisoner.

"And the tablecloth?" asked the Judge.

"I raised that tablecloth from a mere napkin," came the ready reply.

Policeman—"Knocked down by a motor car, were you? Did you take the number of the car?" Victim—"No. It was going too fast."

Policeman—"Could you swear to the driver?" Victim—"I did."

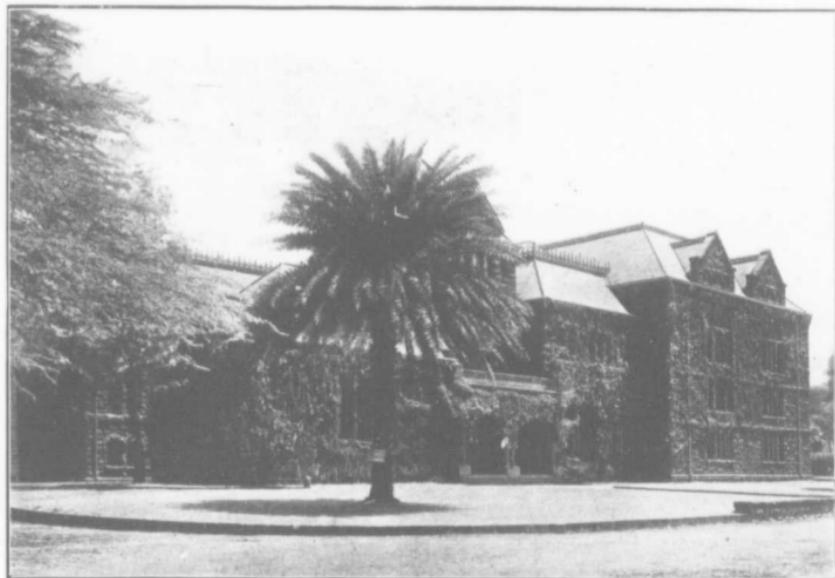
About Echoes.

"Talking about echoes," remarked an American tourist to a Highlander, "I recall one in Switzerland; the echo rolls for five seconds, no more, no less. Then there's one in the Pyrenees that jumps six times, first loud and harsh, then low and soft, then loud again, and so on, thus rivalling a certain echo in Afghanistan, which doesn't repeat until a minute and a half has elapsed." "That's naething," replied Sandy; "there's a ravine ower in the Grampians, and when we stam' at yin end o't and yell 'Jock' the echo comes back, 'Which Jock?'"

A doctor riding along a country road came up with a yokel leisurely driving a herd of pigs. "Where are you driving the pigs to?" asked the rider. "Out to pasture 'em a bit; to fatten 'em." "Isn't it pretty slow work to fatten them on grass? Where I come from we pen them up and feed them on corn. It saves a lot of time," said the doctor. "Yus, I suppose so," drawled the yokel, "but what's time to a pig?"

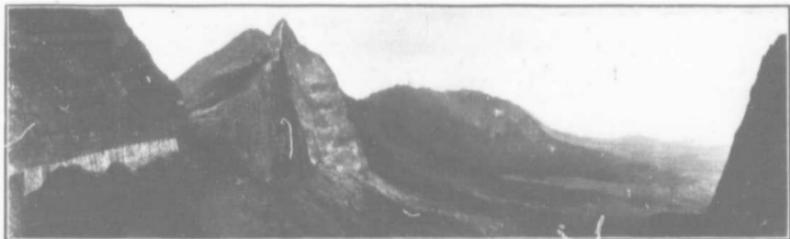


HAWAII.—AN HAWAIIAN HUT WHICH WILL SOON BE A THING OF THE PAST.



HAWAII.—BISHOP MUSEUM, HONOLULU.

In this building is the finest collection of Polynesian curios in the world.



HAWAII.—THE PALI—AT THE HEAD OF NUUANU VALLEY, SIX MILES FROM HONOLULU.

Look for Yourself.

Why don't we print more arguments in favor of life assurance?

It ought not to be necessary.

Where are your eyes? Look for yourself. The world is full of living, suffering, sighing arguments.

There goes widow Smith; does plain sewing—when she gets it. Attorney Smith could easily have carried a large policy. But he didn't; hadn't time to talk about it. One day he took time to die. His income died with him, but his debts lived on.

If—yes, if—he had lived, he could have controlled his debts; but he died and his debts controlled his widow; swept away her home. It is often easier to lose a large fortune than a small one.

There are lots of Lawyer Smiths; lots of lost homes, indigent widows.

"Go bury thy sorrow," says the poet. Most of them do, these widows; smile on the street; cry at home.

Ten o'clock a.m. Very true, he ought to be in school. That's widow Smith's boy; his mother needs the nickels earned by his brush and blacking.

Only another argument, that's all.

Yes, that's old Brown; sort of seedy looking; formerly a prosperous business man; failed some years ago; lots of them, nearly 20 per cent. annually fail or fail to succeed. Fact; Bradstreets says so. Might have insured and paid it up when young; was over confident; sure to get rich; hooted at the idea of possible want.

The world is full of old Browns.

"Not starving, is he?" Oh, no; only a mortgage on his son-in-law; no one has any love for a mortgage.

Wife living? Yes; second girl for son John's wife they say.

Two more suffering, sighing arguments.

Black's funeral, isn't it? Yes, that's another argument. Then there's the cemetery; whole acres of argument in favor of life assurance.

Man is a bread-winner only while his pulse beats. Dead men do not fill pulpits, write prescriptions, draw legal papers, build houses, keep books.—C. R. Gearhart.



Yes, young man, we are aware that \$50 may look as big as fifty cart wheels to-day, but it means \$160 or more per year to your widow after you are under the sod.



HAWAII.—AN HAWAIIAN FISHERMAN.

Sun Life Assurance Company of Canada

The Results for 1911

Assurances Issued during 1911

Assurance issued and paid for in cash during 1911.....	\$26,436,781.19
Increase over 1910	2,924,403.38

Income

Cash Income from Premiums, Interest, Rents, etc., in 1911,	10,557,335.52
Increase over 1910	981,881.58

Assets

Assets as at 31st December, 1911.....	43,900,885.98
Increase over 1910	5,736,095.61

Surplus

Surplus distributed to policyholders entitled to participate in 1911	479,126.83
Added to Surplus during 1911.....	764,636.19
Surplus earned in 1911	\$1,243,763.02

Total Surplus 31st December, 1911, over all liabilities and capital according to the Company's Standard, viz., for assurances, the Om. (5) Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest	\$4,717,073.73
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Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1911	3,403,641.36
Payments to policyholders since organization	29,670,271.37

Business in Force

Life Assurances in force 31st December, 1911.....	164,572,073.00
Increase over 1910	21,022,797.00

The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1891	920,174.57	2,885,571.44	19,436,961.00
1901	3,095,666.07	11,773,032.07	62,400,931.00
1911	10,557,335.52	43,900,885.98	164,572,073.00

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