

# SUNSHINE

Vol. XIX.  
No. 12

MONTREAL

DECEMBER  
1914

## *Our President's Message*

To the many Ladies and Gentlemen throughout the wide world who carry Life Policies in the Sun Life of Canada, Greetings — Greetings leal and true, Greetings charged with the best of Christmas Good Wishes and Prosperity in the New Year.

*A. Macaulay*



# SUNSHINE

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

A. D. EMORY, B.A., *Editor.*



NEW HEAD OFFICE BUILDING  
SUN LIFE ASSURANCE COMPANY  
OF CANADA

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## The Christmas Spirit.

MORE than nineteen centuries have intervened since the sleeping hills of Bethlehem awoke to the strains of the celestial chorus, "and on earth Peace, Goodwill to men." For nineteen hundred Yuletides the Christian world has commemorated in gift and in song the Advent of the Prince of Peace, until with the passing of the years the principles of His gospel have become embodied in the spirit of Christmas. For it is a spirit of peace, joy, love and forbearance.

Of all the days of the calendar year, Christmas is the day universally set apart for grateful veneration of the Deity, and from worship of the Supreme Being flow charity, mercy and goodwill to man. It is the day when hearts are freely opened in helpfulness and in joyous benevolence.

But through the anthems of Christmas, 1914, there will run a serious note. For War, red-handed and ruthless, stalks through half a stricken world, and hard upon his trail follow Death, Famine and Devastation. For the moment, the peace-song of the angels chanted from the star-studded skies of Judæa is lost in the rattle of musketry and the crash of cannon on the battlefields of unhappy Europe.

As we gather about the festive Christmas board, let us not forget the millions of our fellowmen who, far from home and loved ones, are hourly facing death by bullet, shell and bayonet. Christmas Eve will find vacant chairs by many a fireside. Christmas Morning will dawn comfortless for many a mother, many a wife and many a sister. And in all too many cases to deathless grief or sickening suspense will be added the burden of poverty. Millions of little children in Europe, and even in the United States and in Canada, will spend a stockingless Christmas.

Never was there greater opportunity for the exercise of the Christmas spirit of sympathy and sacrifice. The Star of Bethlehem led the gift-laden Men of the East to the feet of a Child wrapped in swaddling clothes and lying in a manger. May it not guide each of us to at least one poor home to bear comfort and cheer to the unfortunate?

Above all, let us not fail in our full duty to our immediate family circles, for Death lurks elsewhere than upon the battlefield. Let us see to it that, should our chairs be vacant next Christmas, full and sure provision shall have been made for those dependent on us.

## The Reserve Fund Assets of the Sun Life Assurance Company of Canada

**I**F any one factor has contributed more largely than another to the phenomenal growth and present commanding position of the Sun Life Assurance Company of Canada, that factor is the skill and enterprise characterizing the financial management of the Company. The success which has attended the Company's investments has been so pronounced as to place the Sun Life of Canada in a truly unique position.

Bonds and preferred stocks of public utility and other corporations can, as a rule, be purchased by the general public only at a price which includes not merely the original cost but a more or less heavy addition of profit to the "underwriters" or the banking or brokerage firm which brought out the issue. While the Company was small, the management had no option but to pay tribute in this way like other purchasers of bonds of small amount. But when the Sun Life of Canada had become one of the largest and wealthiest corporations of the Dominion with millions of dollars to invest yearly, the management considered that the time had arrived when it was possible and right that the profits of the middleman should, so far as practicable, be cut out by purchasing direct from the issuing corporations. As a result of this policy, the Company saved for itself and its policyholders the underwriting profits and the cash commissions or bonuses of common stocks, or both, usually received by "underwriters" on such large transactions.

The result of the wisdom and foresight in the Company's financial management are revealed in a special foot-note on page 368 of the Report of the Dominion Superintendent of Insurance for 1914, in which is tabulated a list of fifteen "Contingent Fund Securities" amounting to a par value of \$11,849,400, and constituting the "Contingent", or "Reserve Fund", Assets of the Sun Life of Canada. Though they are regularly checked and audited by the government, the Company takes no credit for them in its published reports, holding them as entirely separate and distinct resources over and above the Assets of \$55,726,347

claimed by the Company in its official balance sheet of December 31st last. Most of these Contingent Fund Securities were obtained as bonuses with direct purchases of bonds. Most of them cost the Company and its policyholders nothing, but for book-keeping purposes they are entered in the Company's books at the nominal value of one cent per share. They are regularly checked by the Company's auditors and by the officials of the Insurance Department in precisely the same way as the Company's other securities.

The par value of these Reserve Fund Securities is \$11,849,400; what is their *actual* value?

In September last, a full month after the outbreak of war, the official examiners of the Insurance Department of the State of Michigan acting jointly with officials from the State of New York made an exhaustive examination of the Company's affairs, occupying several weeks. In their special report on the Company's condition they add to its published Assets the sum of \$5,221,622 as a fair valuation of some only of the items in the Company's Contingent Account! This is the official opinion of these independent government experts.

About sixty-two per cent. of the stocks in this Account are already dividend paying and there is every prospect that with the passing years the revenue from this source will steadily increase and assume very large proportions.

It is doubted if any other life company in the world possesses a Reserve Fund of such dimensions and value. What it means to our policyholders is obvious. We have at present about 100,000 participating policyholders, so that the valuation of these securities is already equal to over \$50 for each one. This sum will not, of course, be paid out, but it is in hand as a guarantee of additional safety and as a source from which our policyholders will derive additional profit.

Is it to be wondered at that the policyholders of the Sun Life of Canada are so enthusiastic in its praise?



The above scene on the wharf at Ostend, Belgium, depicts something of the desolate sorrow that the war-time Christmas will bring millions of the women and children of the belligerent nations

### The Magnitude of the War.

With the addition of Turkey and Portugal to the ranks of the belligerents, the area of hostilities has been extended to approximately 58 per cent. of the land surface of the globe, and about 56 per cent. of the total population of the earth must be classed as technically belligerent, says the "London Daily Chronicle".

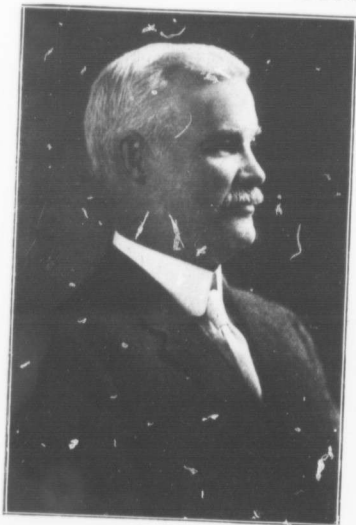
In round numbers, out of a total land surface of 51,500,000 square miles (excluding the uninhabitable regions in the Arctic and Antarctic) 30,000,000 square miles is occupied by the eleven belligerent powers, and about 1,000,000,000 of the 1,860,000,000 human beings on earth are directly involved in the Great War.

Apportioning the area and population between the two opposing groups, there will be found a vast preponderance of both on the side of Great Britain and her Allies, which own 27,500,000 square miles and have about 840,000,000 people under their rule, compared with the 2,000,000 square miles and 160,000,000 people to the credit of Germany, Austria-Hungary and Turkey.

If the affected areas be analyzed by continents it will be found that in Europe 3,040,000 square miles out of a total area of 3,850,000 and 380,000,000 people out of 475,000,000—or nearly 80 per cent. in both cases—are at war.

In Asia the belligerent area amounts to 9,300,000 square miles (leaving out of account the interior of Arabia—a political no man's land about a million square miles in area) the total area of the continent being about 16,500,000 square miles. Hence over 56 per cent. is at war. Of the population of Asia 475,000,000 out of 980,000,000—say 48½ per cent.—must be classed as belligerent. Africa is, proportionately, even more affected than Europe. About 10,500,000 square miles out of 11,000,000 (nearly 90 per cent.) and 125,000,000 of the 137,000,000 inhabitants—over 90 per cent. are at war.

South America occupies the happiest position of all. Out of an area of 7,500,000 square miles and a population of about 52,500,000, only 128,500 square miles of territory and 350,000 human beings are directly subjected to war conditions. The percentage of area is less than two, and of population less than one.



### Mr. Macaulay Again Honored.

In the re-election of Mr. T. B. Macaulay as President of the Canadian Life Officers' Association, another signal honor has been conferred upon the Managing Director of this Company.

In the past Mr. Macaulay has occupied numerous representative and important offices in the international field of Life Assurance, thus demonstrating the position of prominence occupied, both by himself and by the Company which he so ably directs, in Life Assurance circles the world over. The renewal of the honor conferred upon him by his fellow-officers in the Canadian field, bears no uncertain testimony to the confidence and respect enjoyed by Mr. Macaulay and the Sun Life of Canada at home among those who know them.

### Still Prosperous.

"The Sun Life of Canada was never in a stronger position than at the present time and its condition exemplifies that of Canadian trade, finance and commerce during a period when the life of the Empire and the future peace of the world are at stake".—*Commercial and Financial World*, New York.

### Valuation of the Assets of the Sun Life of Canada.

**I**N its published balance sheet of December 31st, 1913, the Sun Life of Canada officially claimed Assets to the value of \$55,726,347. The Dominion Insurance Department thereafter employed a committee of independent official experts to value the securities of all the insurance companies of the Dominion, and these gentlemen valued our securities at \$457,466 more than the sum claimed by us, thus raising our total Assets to \$56,183,813!

In the months of August and September the officials of the Insurance Department of Michigan, acting jointly with officials from the Insurance Department of the State of New York, in the course of a searching examination of the condition of the Company, had the securities of the Company valued by the outside official experts appointed to appraise securities owned by American insurance companies, and they decided that our bonds and stocks should be valued at \$537,000 more than the sum claimed by us! The American official valuation is thus \$80,000 more than that of the Canadian officials. In addition, the American report added \$94,750 to the valuation of our Real Estate and claimed, moreover, that the Company should take credit for some of its Contingent Assets which they value at another \$5,221,622. Their valuation increased the Company's Total Assets from \$55,726,347, as claimed by it in its published statements, to \$61,495,134.

Can our policyholders remember any other corporation in any line of business which has shown equal conservatism? Is it wonderful that not only our representatives but our policyholders "swear by" the Sun Life of Canada?

### There Are Many Such To-day.

"There are dozens of men in New York", said Chauncey Depew, "who ask me for occasional loans of from fifty cents to five dollars, who, when I first came to New York, were among the rich men of the town. I knew Daniel Drew when he had \$19,000,000, and he died in debt. I knew a gentleman who at one time had \$3,000,000 in bank who is now earning about \$1,200".



FREDERICK MORGAN,  
Manager for Chile.

### A New Appointment.

Mr. Frederick Morgan, the newly appointed Manager of the Chile Agency of the Sun Life of Canada, is no stranger to readers of SUNSHINE.

An Englishman by birth, for many years Mr. Morgan occupied an important position with Smith, Bell and Company, Ltd., fiscal Agents for this Company in Manila, and for six years held the post of Cashier in the Company's Agency in Manila. In April of this year Mr. Morgan was appointed Manager for Hong Kong and we now chronicle with pleasure his promotion to the management of the Company's flourishing Agency in Chile with headquarters at Santiago, a position vacated by the regretted retirement of Mr. P. Parry-Jones on account of ill-health.

A man thoroughly familiar with the Spanish language and peoples, Mr. Morgan's record with the Sun Life of Canada has proved him to be the possessor of exceptional ability as a Life Assurance underwriter and organizer. Mr. Morgan will take up his new responsi-

bilities accompanied by the well-wishes of his many friends for abundant success in his wider field of activity.

### The Life Underwriters' News.

There have come to hand copies of the two initial editions of "The Life Underwriters' News", the official organ of the Life Underwriters' Association of Canada.

For the benefit of our readers it may be stated that the membership of the Association is made up of men actively representing the various Life Companies now writing business in Canada. Quoting from its Constitution, the Association exists "for the purpose of advancing the best interests of true Life Assurance throughout the country". We note that there are nine Sun Life of Canada men to be found among the Officers and Executive of the Association: Messrs. Thos. Hendry, of Brantford, Ont.; John R. Reid and W. Lyle Reid, of Ottawa, Ont.; John A. Tory and W. E. Nugent, of Toronto, Ont.; H. B. White, of Brockville, Ont.; F. C. Sinclair, of Prince Albert, Sask.; N. T. Truell, of Regina, Sask., and T. J. Parkes, of Sherbrooke, Que.

Always in sympathy with the highest ideals in Life Assurance, SUNSHINE expresses its best wishes for the success of the Association and its newly launched publication.

### Six Per Cent. Compound Interest.

PRINCE ALBERT, Sask., Oct. 17, 1914.

W. MERRILL EASTCOTT, Esq.,  
Manager, North Saskatchewan,

Dear Sir,—On receiving from you cheque for \$711.90, in settlement of my Twenty-Payment Life Policy in your Company, I wish to express my satisfaction with the returns which the Company have given me on same.

I note that after deducting from my annual premium a small yearly cost of \$12.00 to cover my share of death claims, that I am receiving the balance which may be termed the investment portion of my premium with 6 per cent. compound interest.

In the light of this showing, I cannot help wishing the Company continued success and will have no hesitation in recommending it to my personal friends.

Yours very truly,

(Sgd.) R. W. GRAHAM.



Marines of the United States Navy loading Christmas gifts for the war babies of Europe upon the U.S. Collier "Jason" at the Bush terminal docks in Brooklyn, N.Y. The boxes in the picture are destined for Belgium, and are accordingly being marked with a large "B".  
—Courtesy of Montreal "Star".



THE "CANADIAN TOMMY'S" CHRISTMAS DINNER.

—Courtesy of Montreal "Star".



THE FIRST CHRISTMAS.



## THE WAR-TIME CHRISTMAS

ONCE, through the frantic clamour of the street,  
 The roar of commerce and the shouts of men,  
 I heard a pulse of music, golden-sweet,  
 That rose, and swelled, and throbbed, and died again—

One kindly note of human sympathy,  
 Gath'ring the wrangling discords in its sweet p.  
 Welding them in a gen'rous harmony,  
 Vibrant, compelling, satisfying, deep.

\* \* \*

Now, while the armed hosts of half a world  
 Grapple and writhe 'mid war's wild, wasting flood,  
 While myriad men to gaping Death are hurl'd,  
 Mad with the cursed ecstasy of blood;

Through all the raucous orchestra of strife  
 There steals a gentle, harmonising strain,  
 Clear, bell-like, rich, instinct with love and life,  
 Soft-falling on us in a golden rain.

And hardened hearts are softened as they hear  
 That gentle Voice through all the battle-shrill,  
 Breathing its message into ev'ry ear—  
 "Peace upon earth, and unto men Goodwill".

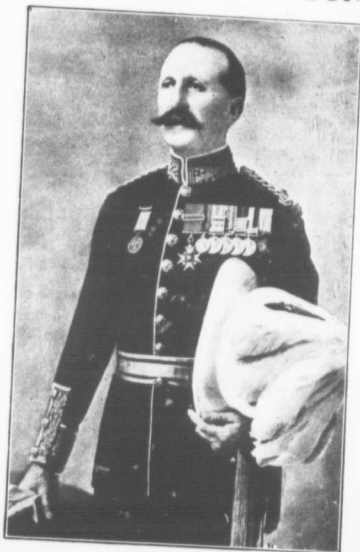
Ah, might the sullen smoke of battle lift  
 A moment, that the parting clouds might yield  
 One glimpse of promise, showing through the rift  
 The dawn of Peace across the battle-field!

Still, though the eye be powerless before  
 The curtain o'er the night of conflict drawn,  
 An inward ear, through all the crash of war,  
 Can hear the Voice that tells us of the Dawn.

And that same Voice that whispers of the Dove  
 Stirs in our hearts a sweet, responsive string  
 And melts the ice of hate to streams of love  
 As summer frees the waters of a spring.

So to misguided men who strive with steel  
 And fire against us, sterling souls and true,  
 Faithful to faithless leaders, may we deal  
 Forgiveness, "for they know not what they do".

—W. F. Steedman.



**Major-General E. A. H. Alderson, C.B.**

For the next few months no man will occupy a more prominent place in the attention of the Canadian public than Major-General Alderson, the officer entrusted by the British War Office with supreme command of the Canadian Expeditionary Forces. The following short sketch of his career will be of interest to our Policyholders in Canada and elsewhere.

General Alderson's active service record is most excellent. Born in April, 1859, he was educated privately and early in life entered the West Kent regiment, gaining distinction and experience with the Mounted Infantry in the Boer War of 1881 and in the Egyptian Wars of 1882 and 1884-1885. After returning home from commanding the British forces in Mashonaland, South Africa, Lieut.-Col. Alderson served from 1897 to 1899 as Deputy Assistant Adjutant General at Aldershot. At the outbreak of the last South African War he was at once sent to the front and commanded the Mounted Infantry for two years, 1900 and 1901. It is interesting to note that several of the units under his command were Canadian cavalry regiments. For the next two years he held the post of Inspector-General of the Mounted In-

fantry Services of South Africa with the rank of Brigadier-General. Returning to England, he was placed in command of the Second Infantry Brigade of the First Army Corps and from 1908-1912 served in India in command of the 6th (Poona) Division.

Major-General Alderson possesses the implicit confidence of Earl Kitchener and has already won the good-will and admiration of his new Canadian command. The operations of our Canadian boys at the front under the experienced leadership of General Alderson will be followed with closest interest by the peoples of the British Empire.

### The European Business of the Sun Life of Canada.

**I**N a recent letter to the "United States Review" Mr. Arthur B. Wood, Actuary of the Sun Life of Canada, says:

"Our company has only a comparatively small amount of business in force on the Continent of Europe. We have never operated at all in Germany. France and Belgium are the only Continental countries in which we have ever transacted business. We retired from France about nine years ago because of unfavorable legislation regarding the investment of the reserves, and we also retired from Belgium a little over three years ago. The total amount of business in force at the present time in these two countries is approximately \$2,750,000, against which we hold reserves of about \$740,000, making our net liability only \$2,010,000. As the average present age of our policyholders in these countries is between 45 and 50 years, the war risk is comparatively small. Furthermore, every policy issued in France and Belgium contains a war clause which provides that the assured shall pay an extra premium to the Company in the event of his engaging in war, or, should he fail to do so, that the Company's risk will be limited to the return of the premiums paid with 6 per cent. compound interest. From the nature of our business on the Continent it is therefore apparent that the extra risk due to the war is insignificant.

"In Great Britain we have a little over \$10,000,000 of assurances in force, the net amount at risk, after deducting the reserves, being about \$7,250,000. The impression that we have done a large business among English



CHRISTMAS ON THE BATTLEFIELD.

—Courtesy of the "Illustrated London News".

army officers is incorrect. We have a few army officers on our books, but, as we have always exacted a higher extra premium than the British offices, the bulk of this business has gone to competitors whose terms were more favorable. Furthermore, our business in Great Britain has been to a very large extent with persons of middle age or over, and these policyholders are therefore mostly beyond the age at which they would be likely to volunteer for active service. The average present age is over 50. In all probability we will have some extra claims as a result of the war, but from the nature of the Company's business such extra deaths cannot have any appreciable effect upon the mortality of the Company as a whole.

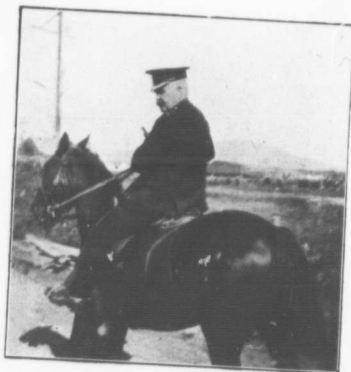
"In this connection, I would also call attention to the fact that we have transacted a very large volume of annuity business in Great Britain, France and Belgium. There is a strong probability of some of these annuitants being killed, especially persons residing in Northern France and Belgium. As a matter of fact, we have already been notified of one annuitant's death as a result of the war. This was an English clergyman, about 70 years of age, who was in Germany when the war broke out, and who was shot by German soldiers while attempting to return through Belgium. It is not at all improbable that the extra deaths among annuitants may to a very large extent offset the extra mortality among assured lives."

The annuitant to whom reference is made was the late Rev. John Munro Mackenzie, particulars of whose death are given on page 185.

### A Cure for Melancholy.

Cautious (Bangor) was persuaded a few years ago to take out a twenty-year Assurance policy—the policy which returns to the holder the sum for which he is assured should he live for a fifth of a century.

Previous to taking out the policy Cautious was of a somewhat melancholy and "don't-care-if-I-live-or-die" disposition. But when he began to realize that if he lived for twenty years he would draw a couple of thousand pounds he began to view life with a less jaundiced eye. Now he is determined to collect the money or know the reason why. He is cheerful and his health has improved tremendously, and he puts it all down to the fact of his



MAJOR A. GILLIES.

of our Toronto Agency Staff, informally "snapped" at Valcartier. Major Gillies is now in England as Quarter Master of the 4th Battalion, 1st Brigade of the First Canadian Expeditionary Force.

having a handsome amount to draw if he lives to complete his twenty years of existence,—all of which only proves the truth of the saying that the mind has a great deal to do with the preservation of the body.

Assurance is an excellent thing, and every-one should carry as much as he can afford.—*Tit-Bits.*

### ASSURANCE

By the Hon. WINSTON S. CHURCHILL,  
First Lord of the British Admiralty.

"IF I had my way I would write the word 'Assure' over the door of every cottage and upon the blotting-book of every public man, because I am convinced that, for sacrifices which are inconceivably small, families can be secured against catastrophes which otherwise would smash them up forever. It is our duty to arrest the ghastly waste, not merely of human happiness, but of national health and strength which follows when, through the death of the breadwinner, the frail boat in which the fortunes of the family are embarked founders, and the women and children are left to struggle hopelessly on the dark waters of a friendless world."

## An Incident of the War.

The following are the facts connected with the death of the Rev. John Munro Mackenzie, an annuitant of the Sun Life Assurance Company of Canada.

Mr. Mackenzie was formerly pastor of the Mount Pleasant Presbyterian Church, Liverpool, but for several years had been living in retirement in London. When the war broke out he was travelling as an invalid on the Continent. The last word heard from him was a post card to his sister from Bonn, dated 27th July, in which he said that he was going to Aix-la-Chapelle, and thence home. The "London Times" gives an account supplied by Mr. Geo. Bonar, of Low & Bonar, Ltd., Dundee, and 53 New Broad St., London, of the tragic manner in which Mr. Mackenzie met his death.

Mr. Bonar's narrative is as follows: "My wife, two children (boys) and a nurse were returning from Bad Ems. On Monday, August 3, the party travelled by the 4 p.m. train on the assurance that it would take them through to Brussels. At Herbestal, the last town in Germany, they were peremptorily ordered to get out, as there was no longer a connection with Belgium. The only thing for them to do was to walk over the frontier to the nearest Belgian town, which was Welkenraad. The party was composed of my wife and two children, the nurse, three American ladies, and an English gentleman named Mackenzie, about 70 years of age. Mr. Mackenzie was a man of wide culture, and I believe was well known in London.

"It was a miserable night, and rain fell heavily. At Welkenraad hundreds of people of all nationalities were walking about the streets in the pouring rain, unable to get accommodation. A woman took pity on the plight of my children and put them up for the night. My wife had no money, but gave her some jewellery. It was thought that if they could get to Verviers, they would be able to reach Ostend. A cart was obtained, and a hood was put over it to protect them from the rain.

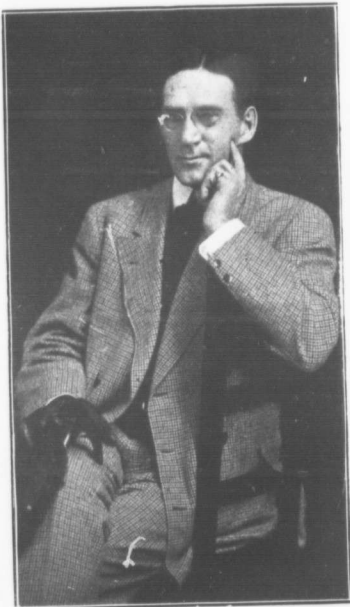
"On the road from the German town of Eupen, they met the first German troops marching on Belgium. They were stopped, and the waggon was commandeered. The whole party walked to the little village of Baelen-Dolhain, where a Belgian Customs-House Officer, M. Michel Blaise, gave them shelter. On Tuesday, August 4, the three Americans and two young men from the Chilean Legation in Berlin, realising the impossibility of making their way through Belgium, decided to return to

Germany. My wife could not move because, owing to exposure, the elder boy had developed a severe attack of bronchitis; and Mr. Mackenzie was too old and lame to undertake a long walk. On the night of Sunday, August 9, firing was heard in the village. My wife took fright, and with the little boy who was ill, the other, and the nurse, went down into the cellar. Mr. Mackenzie and Mr. Blaise accompanied them. As they ran downstairs, my wife noticed that a similar house on one side of them was ablaze. Almost immediately after they had reached the cellar they heard firing through all the windows overhead. After some time the doors and windows were broken in, and they were horrified to find that the soldiers were setting fire to the house.

"With one of the boys in her arms and followed by the other, my wife ran into the street in front of the troops, who were facing the house. 'Are we to be shot?' she cried, speaking in German, and for answer, she was ordered to stand on one side. They were followed by M. and Mme. Blaise. The moment M. Blaise appeared he was shot down and killed. Three bullets entered his body. Mr. Mackenzie was then seen coming along the passage. My wife ran up to the officer in charge of the troops, who was on horseback, and clutching him by the leg, cried, 'For God's sake don't shoot that man. He is an Englishman merely taking refuge here.' 'Das macht nichts aus' (that does not matter), the officer replied. He gave the order to shoot, and Mr. Mackenzie fell, with a bullet in his chest. One shot killed him. My wife is perfectly certain the officer heard what she said.

"The ground floor of the house was by this time burning fiercely. My children were standing in the street in pyjamas and with bare feet, and my wife asked permission to go into the house to rescue some clothes for them. At first the officer refused, but at last he consented, and allowed two soldiers to go with her. Three times my wife entered the burning house, and reached the first floor, and threw down clothing to the soldiers. Her hair, eyelids and eyebrows were singed, and my children are now wearing scorched clothing. My wife afterwards searched Mr. Mackenzie's body and took about 100 marks and his watch, which she gave to the poor Belgian woman, who had lost both home and husband. She retained his rings, which she has brought home to give to his relatives when they can be found."

Mrs. Bonar and her children, we understand, reached England by way of Holland.



H. B. HIGINBOTHAM,  
Manager for Japan.

### A Sun Life of Canada Manager Honored.

In the Russo-Japanese War, Japan established her right to rank among the world's Great Powers. With her definite entrance into the sphere of active European politics as the ally of Great Britain, the attention of the civilized world is once more directed to the peoples of the Flowery Kingdom.

As was to be expected, the British residents of the Japanese Empire have given concrete expression to their sympathy with the cause espoused by Britain and her Eastern ally by liberal contributions of money for the relief of the suffering inevitably entailed by war conditions. Their generosity assumed organized form under the direction of a Local Committee charged with the collection and distribution of the Japanese Prince of Wales' Relief Fund.

When it was recently decided to add to the Committee representatives from the Indian Empire and the self-governing British Dominions,

the representation of the Dominions was entrusted to Mr. Harry B. Higinbotham, Manager of the Sun Life of Canada for Japan.

The genial personality and executive ability which have distinguished Mr. Higinbotham's career in the foreign operations of the Sun Life of Canada admirably fit him for the new duties devolving upon him. In 1912 he was appointed Manager for Japan, and it is quite evident that during his comparatively short stay in Japan Mr. Higinbotham has won for himself and his Company a high place in the esteem of the enterprising residents of the Britain of the East. We congratulate Mr. Higinbotham and the Japanese Agency upon the honor so deservedly conferred upon him.

### Canada to Japan.

Immediately upon the arrival in Montreal of the news of the success of Japanese arms before Tsingtau, Mr. T. B. Macaulay, expressing the sentiment of the Board of Directors of the Sun Life of Canada, sent the following cable message to our Japanese Agency:

MONTREAL, November 7, 1914.

Sun Life of Canada,  
Tokyo, Japan.

Heartiest congratulation to our gallant Allies.  
Canada rejoices with Japan. Banzai.

T. B. MACAULAY,

Secretary and Managing-Director,  
Sun Life Assurance Company of Canada.

Mr. H. B. Higinbotham, Manager for Japan, writes that Mr. Macaulay's message was widely circulated through Japan and was received with sincere and deep appreciation by the many Japanese friends of the Sun Life of Canada.

### Our Volunteers.

Word comes from the London, England, Office, that Mr. C. Seymour, Manager of our West End Branch, has joined the Royal West Surrey Regiment. Congratulations are due Mr. W. E. Collins on his promotion to Lieutenant with the Lancashire Fusiliers, and Mr. Ernest W. Lewis, who has been promoted to Lance-Corporal of the Middlesex Hussars. Mr. Harry Bazell, A.I.A., has joined the University of London Officers' Training Corps. Two of the members of the London Clerical Staff, Mr. George V. Barnett and Mr. Walter Barnett (Queen Victoria Rifles), are now on the continent with the British Expeditionary Forces.



The steamer "Tremorvah" about to sail from Halifax loaded to the hatch coverings with supplies of Christmas food and clothing for the homeless Belgians. The "Tremorvah" was the first overseas relief ship to reach Belgium.

—Courtesy of Montreal "Star".



Garments to provide Christmas warmth for Belgian sufferers, in readiness for shipment from Montreal

—Courtesy of Montreal "Standard".

### A New Washing Compound.

"That's a good idea, mn'am," said the new servant, "having the soda and water mixed in them bottles with squirts. I done the scullery floor in half the time, and there's three bottles left out of the dozen." — *Pall Mall Gazette*.

### An Ex-President's Experience.

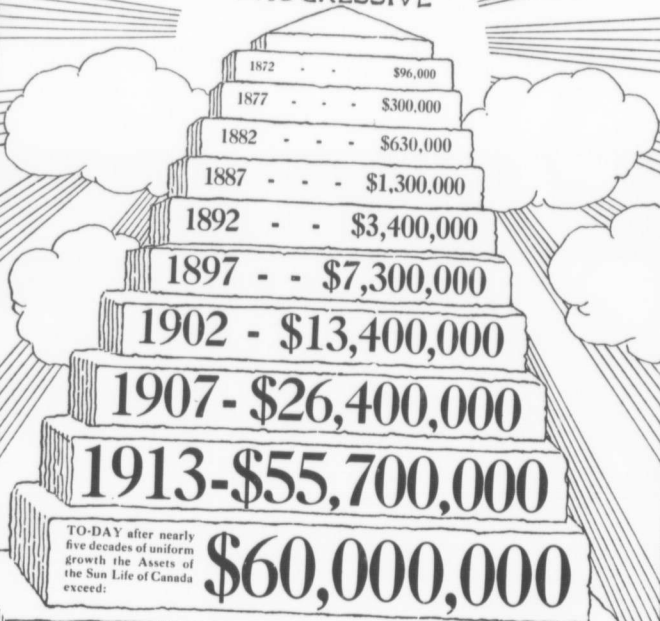
A man in office without means must abandon the hope of making the future of his family luxuriously comfortable. All the man can do under existing circumstances to safeguard his family is to get his life assured. — *Wm. H. Taft*.

**FORTY-THREE YEARS' SOLID GROWTH**

*in ASSETS of the*

**SUN LIFE of CANADA**

PROSPEROUS  
and  
PROGRESSIVE



In these troublous days Assurance must be trebly sure.

In its balance-sheet of December 31st last the Sun Life of Canada carried its Assets at \$55,726,347.

Independently and of its own accord, the Dominion Insurance Department valued them at \$56,183,813.

As a Contingent Fund over and above either figure, the Company holds securities conservatively valued at over \$4,000,000.

Behind every Sun Life of Canada Policy stands a Company whose financial position is impregnable.