

VIEWS OF QUEBEC.

SUNSHINE

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SUNSHINE

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Another Record Year.

The Sun Life of Canada has just completed another most successful year. During 1913 applications were received for assurances of \$42,220,722. This compares with applications to the amount of \$37,974,757 for 1912, showing an increase in business applied for of \$4,245,965.

At the time we go to press it is impossible to give the final figures as to Issued Business, Assets, Income, Surplus, etc., but we are glad to inform our readers that the year just closed has been a highly prosperous one in all departments.

Concerning Sentimental Tommy.

Those of our readers who have made the acquaintance in James M. Barrie's delightful pages of that strange character, Sentimental Tommy, will remember the great affection that existed between the youth and his sister Elspeth. It is one of the most striking pictures of brotherly love to be found in recent literature. The boy is shown at all times seeking to give his sister pleasure and to prevent her from harm. A great part of his mission in life he takes to be looking after her and providing for her wants.

It is a common occurrence both in real life and in that true fiction which is the reflection of real life, that a young man wishes to purchase something with his first earnings which will bring good or pleasure to the object of his affections, be she mother, sister or anyone else. This is the situation in which Tommy finds himself. And what is it that he buys?

Tommy, with all his sentimentality, is rendered practical for once by the sense of responsibility which his love engenders. He is a young man, he has assumed the pleasant burden of Elspeth's support, and there is just opening before him the prospect of a successful career which promises to make his sister's support no great load for him to carry. But this is all supposing he lives, and he cannot be sure that he will.

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True, the author does no more than to state the fact of the gift itself as an action prompted by the boy's love; but the underlying considerations are clear.

What was the present? It was no dainty gew-gaw, or pretty garment or anything else for immediate enjoyment. It was something which would provide for Elspeth if he were taken away. Let Mr. Barrie tell it: "With the first pound he earned he insured his life, leaving all to her."

This was surely not Sentimental Tommy—it was Thoughtful Tommy, made thoughtful by real solid love. Perhaps Elspeth might have been more pleased with a muff or a picture, but it was serious, thinking Tommy who bought the life assurance policy. He let affection over-ride sentiment for once, and played the part of a responsible man in providing for Elspeth's future.

Mr. Barrie certainly did not pen his book as a canvassing document for life assurance agents. But he wished to show that his hero truly loved his sister.

How about your wife, your children, your sister?

Royal Victoria Policies Prosper.

An Interesting Commentary on the Position and Prospects of new Life Assurance Companies in these days of keen competition.

The experience of the policyholders of the Royal Victoria Life, following the reinsurance of that company by the Sun Life of Canada, affords the best available method by which to judge the position in which the policyholders of the Home Life, lately taken over by the Sun, will find themselves. The following letter, written by Mr. T. B. Macaulay to *Saturday Night* of Toronto, concerning the position of Royal Victoria policyholders, should prove of considerable interest:

EDITOR, CONCERNING INSURANCE:

Dear Sir, I thank you for the opportunity of replying to the letter signed "Another Subscriber."

To appreciate the advantage to the Royal Victoria policyholders of the reinsurance of their

contracts by the Sun Life, let us consider what their position would have been had the Royal Victoria continued in business. The statement of that company at 30th September, 1910, showed not only that the whole capital of \$200,000 had been sunk, but that there was a further deficiency of over \$50,000. Not a dollar of profits had ever been paid by the company to its policyholders, and there was little prospect that any ever would be paid. Under the most favourable conditions it would have taken many years to make good the deficiency of over \$250,000, and it was, in fact, doubtful if it ever would be made up.

Your correspondent is in error when he says that the policyholders forfeited profits for five years after the transfer to the Sun. The clause in the agreement covering this point is as follows:

"Until the 1st day of January, one thousand, nine hundred and sixteen, a separate account shall be kept of the participating policies of the Royal Victoria Company, and the profits accruing to such policies during the period ending on the said date, shall depend upon the profits earned by such participating policies as a class."

On account of the heavy initial deficiency which had to be assumed, and the uncertainty regarding the mortality to be experienced, it was deemed advisable to insert this precautionary provision. Its fairness to the policyholders of both the Sun Life and the Royal Victoria is self-evident. The agreement expressly provided that after the expiration of the said five years, the Royal Victoria policies should receive profits on the same basis as the corresponding policies of the Sun Life.

I am pleased to say that the business has turned out so well, that the Sun Life has felt justified in paying full profits on the policies from the date of the reinsurance, and as the respective dividend periods have matured, every Royal Victoria policyholder has received, for the period since the transfer of his policy, profits calculated on the same basis as is used for the Sun Life's own policies.

Before the reinsurance the Royal Victoria policyholders had but the guarantee of a weak company, and no prospect of receiving profits for many years, if ever; since the reinsurance they have had the guarantee of a powerful company, and have received highly satisfactory profits. So far as I am aware, all the policyholders of the Royal Victoria are, without exception, delighted at the change; and well they may be.

Yours faithfully, T. B. MACAULAY,
Managing-Director,
Sun Life Assurance Co. of Canada.

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QUEBEC

ON a large promontory of solid rock which juts out into the St. Lawrence river, just above its junction with the St. Charles, stands the fine old fortress city of Quebec, a stately relic of the old French empire in North America, a queenly, old-world gem in a new-world setting, combining in itself more than is to be found in any other city on this continent of beauty, history and romance.

From the point of view of sheer beauty alone, few spots in North America can vie with Quebec. Her terraced and battlemented heights, crowned with a stubborn citadel; her fine old buildings, which have weathered the storms of centuries; her steep, narrow, winding streets; the old-fashioned, picturesque Lower Town, huddled as if for shelter against the base of the great Rock, like a Mediæval European village around a baronial castle; the serried ranks of the Laurentide Hills, old as the continent, rising blue and vapour-mantled to the north; the broad sweep of the noble river as it widens out beyond the city into a huge bay, dotted with craft of all kinds, from the humble *bateau* to the lordliest liner or the most majestic man-of-war—these are some of the elements that make Quebec one of the beauty-spots of North America.

But mere physical beauty is only a small portion of the interest the city holds. It is but the setting for the real heart-interest which history and romance have woven into the very fabric of the ancient town. Here were laid the beginnings of a mighty empire; here was fought a battle that changed the map of the world; here every foot of ground is sanctified by the blood of heroes. Its three centuries have given to the city a wealth of legend and romance unsurpassed on a continent of new things.

The first recorded landing of Europeans at Quebec took place in 1535, when Jacques Cartier, a famous French explorer, sailed up the St. Lawrence and landed at the Indian village of Stadacona, which occupied part of the site of the present city of Quebec. Cartier pursued his explorations as far up the broad current of the river as where the city of Montreal now stands, but he founded no permanent settlement and returned the following year to France.

During the next three-quarters of a century several half-hearted attempts were made to colo-

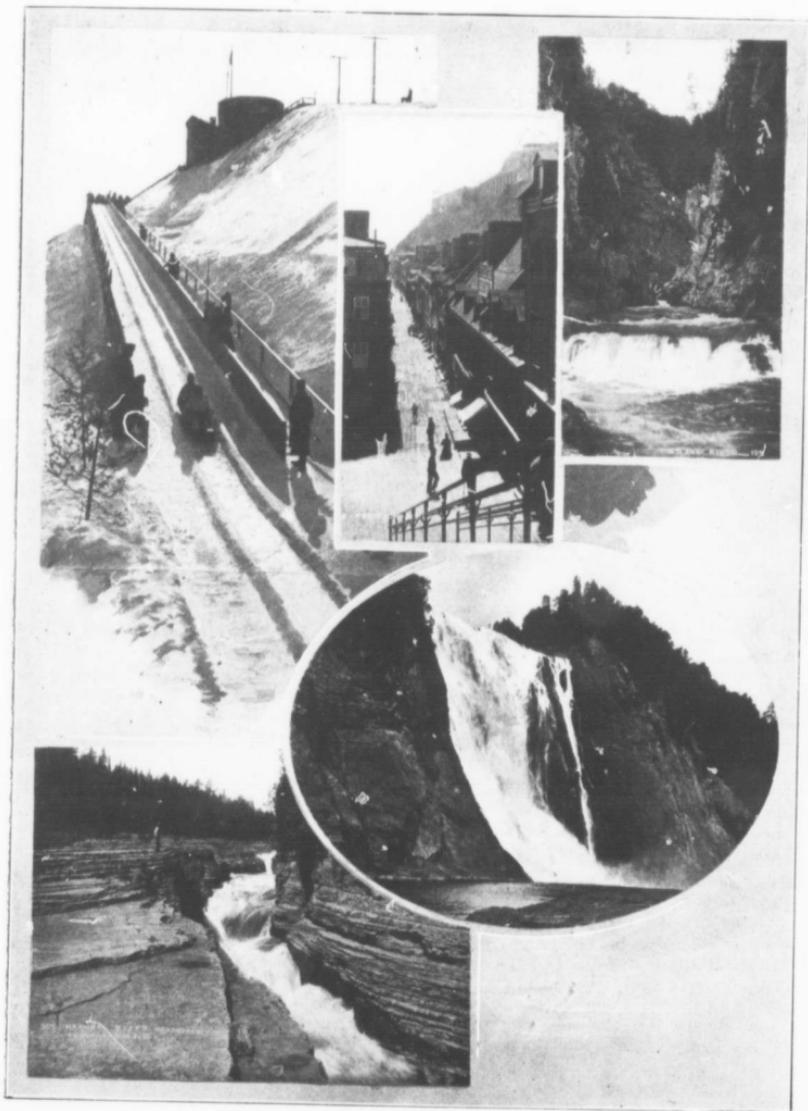
nize the new French possessions, but for the most part the activities of the Europeans were confined to the prosecution of an intermittent fur-gathering trade.

The foundation of the city dates from 1608, in which year Samuel de Champlain, a doughty warrior, mariner and explorer, arrived from France with a small colonization expedition. At the base of Cape Diamond, the large promontory on which the fortified town was later constructed, Champlain laid the foundations of a city that was destined to play a leading part in the history of the New World. While various governors or "Intendants" were sent out, from time to time, to represent the French Crown in New France, as it was called, to Champlain, as Governor of Quebec, is due most of the credit for the up-building and extension of the French power in the Western World. Champlain laboured unceasingly to make Quebec the centre of a new French empire, and had already obtained considerable success when death overtook him in 1635.

It would be impossible here to trace the gradual rise of Quebec and the extension of French territory west to the Mississippi; to follow the explorations of the hardy band of French adventurers who plunged into the unknown land and blazed a trail for trade; or to re-tell the story of the self-sacrificing efforts of the heroic Jesuit missionaries who pushed their way into the wilderness, giving freely of labour and often of life to bring to Christianity the strange red men who ranged the forest deeps of the country, and to pave a way for the entrance of civilization into a new and uncouth world.

It is sufficient to say that by the middle of the 18th century Quebec had become known and acknowledged as the centre of the French power in North America, and a fortress of such strength that its possession was necessary for domination of the immense territory opened up by the St. Lawrence river.

The strategic importance of Quebec being thus recognized, it is not surprising to find that the city has been one of the most besieged places on the continent. In 1629, when Champlain was governor, an English fleet, under the command of Sir David Kirk, appeared before the city and starved the garrison into an honourable surrender. The



INTERESTING VIEWS IN AND NEAR QUEBEC.

Toboggan Slide on Dufferin Terrace.

Little Champlain Street.

St. Anne's River.

Natural Steps, above Montmorency Falls.

Montmorency Falls, 100 feet higher than Niagara.



QUEBEC FROM LEVIS, ON THE OPPOSITE SHORE.

Treaty of St. Germain three years later, however, restored Quebec to France. In 1690 Sir William Phipps brought another fleet up the St. Lawrence, but Count Frontenac offered a stern resistance and Phipps retired. In 1711 Sir Hovenden Walker set out with still another fleet to capture the fortress, but a terrible storm in the Gulf of St. Lawrence wrought havoc among his ships and Quebec was once more saved. For half a century the French remained in practically undisturbed possession; then in 1759 Admiral Saunders sailed up the river, carrying with him a British army, under the command of General Wolfe, and a relentless siege was instituted. For some months General Montcalm conducted the defence with great enterprise and success. Finally Wolfe's army scaled the cliffs behind the city, and defeated the French troops in the famous battle of the Plains of Abraham, in which both generals received their death wounds.

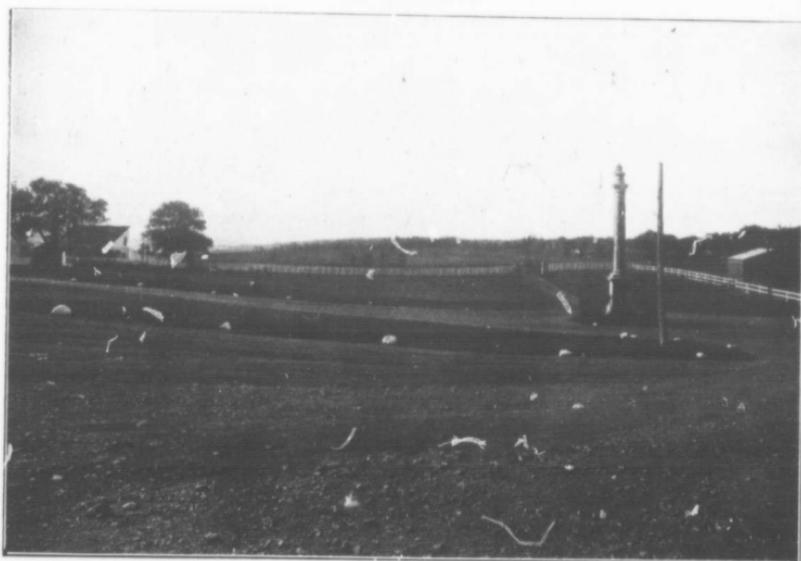
The capture of Quebec marked the final triumph of Great Britain over France for the possession of North America, and at the same time was practically the deciding factor in the world-struggle for ascendancy between the two nations. The battle of the Plains of Abraham, therefore, not only determined to a large extent the future of the North American continent, but also played a large part in the world-issue involved in the Thirty Years' war.

In 1775, during the war of American Independence, the revolting colonists of New England sent an army, under Generals Arnold and Mont-

gomery, to capture Quebec. In the desperate attack which was made, General Montgomery was killed and General Arnold seriously wounded. The garrison, under the command of General Carleton, succeeded in repulsing the invaders, who finally were forced to surrender. Since that time no foreign army has ever threatened the safety of Quebec.

The city for many years continued to be the capital of Canada under British rule, that province embracing the land from Quebec to the Mississippi. When Upper and Lower Canada were separated, Quebec became the capital of the Lower province, which since Confederation has been known as the province of Quebec.

During its long career, Quebec, both under and subsequent to the French régime, has been the scene of many a romance. At one time the Intendant of New France was one Bigot, who appears to have been a man of voluptuous and extravagant tastes. In the hills some distance from the city he built a château to which he went at intervals with chosen companions to partake in scenes of the wildest and most debauched revelry. One day while walking through the woods, so the story goes, he met a young woman of remarkable beauty, who is supposed to have been the daughter of a French officer and an Indian woman. He induced the girl to enter his château. Once there she was held a prisoner and was never again seen outside the walls. At the



PLAINS OF ABRAHAM AND WOLFE'S MONUMENT.

same time there lived in Quebec a woman by the name of Angélique de Moloïse who wished to have complete ascendancy over the Intendant. One night a piercing shriek was heard echoing through the corridors of "Beaumanoir," as Bigot's château was called, and Caroline, the beautiful half-breed, was found stabbed to the heart. No one saw the blow struck; no one saw any person approaching or leaving the room, but popular belief has always associated the act with the hand of Angélique de Moloïse. Until a few years ago Caroline's grave could still be seen in a vault of Beaumanoir, marked by a stone bearing the single initial "C."

The name of the same Bigot is connected with another interesting relic of Ancient Quebec. This is the Chien d'Or, or the Golden Dog. Where the present post office of Quebec stands, there used to be an old building over the door of which reposed a stone bearing the crudely carved figure of a dog gnawing a bone which he held between his paws. Along with the figure were carved the following rudely constructed lines:

Je suis un chien qui ronge lo,
En le rongeant je prend mon repos,
Un tems viendra qui n'est pas venu,
Que je morderay qui m'aura mordu.

Translated roughly into English these lines mean :

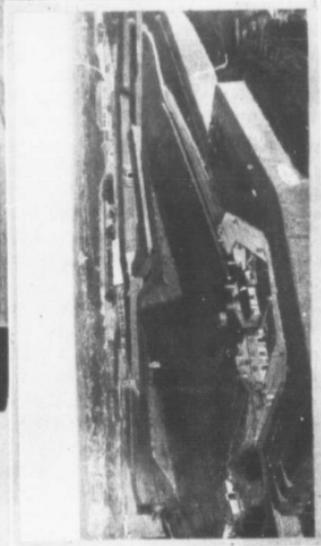
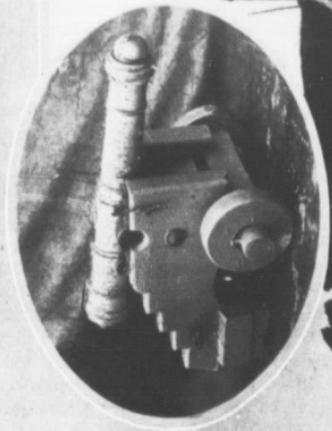
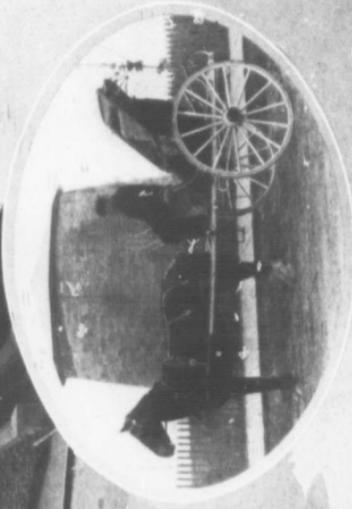
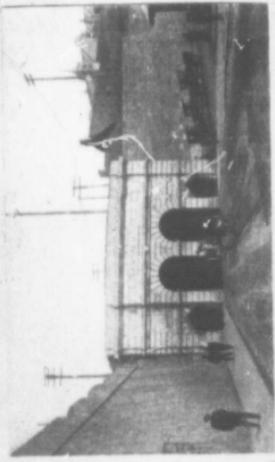
I am a dog gnawing a bone,
In gnawing it I take my rest,
A time will come, not yet arrived,
When I'll bite him who has bitten me.

Many attempts have been made to explain the mystery that lies behind the Golden Dog, but the one most generally accepted is that a merchant, by the name of Philibert, who built the house, had a grudge against Bigot and took this method of symbolizing his hope that one day he should have his revenge upon the grasping Intendant. The stone has been placed over the doorway of the post office and may be seen to-day.

It is also related that when Lord Nelson, then a midshipman, was with the British fleet at Quebec, he stole back to the city as the fleet was on the point of departure, with the intention of clandestinely wedding the daughter of a local blacksmith. The ceremony, however, was prevented by the young lady's father, who is reported to have administered a good sound thrashing to Great Britain's future naval hero.

These are but a few of the hundreds of legends which impregnate the very atmosphere of Quebec. Every other house has its story and one could fill volumes with the semi-historical romances which centre in the old French capital.

Quebec is of course becoming modernized. Commercial structures are rising and fine resi-

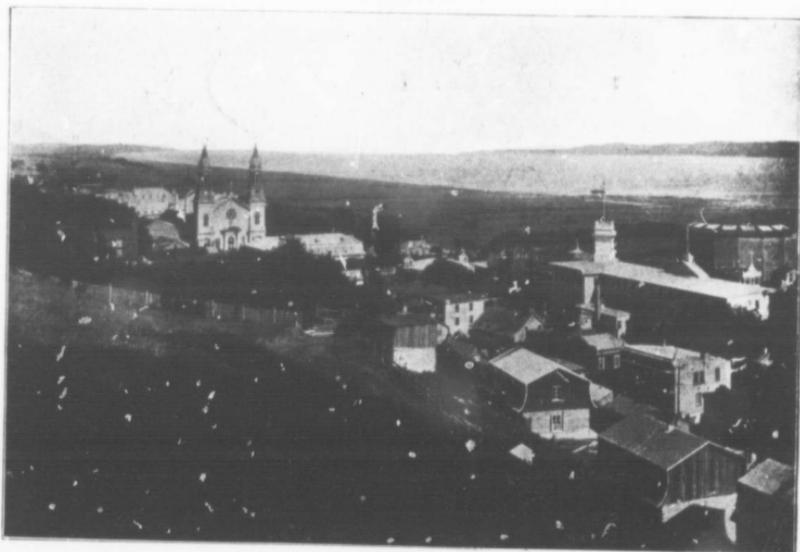


SOME INTERESTING RELICS.

Bunker Hill Gun, captured by the British forces at battle of Bunker Hill.
St. Louis Gate, as it stands to-day.

Old St. John's Gate, later renewed and widened.
Martello Tower on Plains of Abraham, and an example of Quebec "Calleche".

Birdseye view of the Citadel.



SAINTE-ANNE DE BEAUPRÉ.

The Shrine of St. Anne's is a mecca for North American Catholics. Many miraculous cures are reported every year, and thousands of crutches, trusses, etc., have been left in the church to bear mute testimony of the efficacy of St. Anne as an intercessor.

dences in the latest styles of architecture are springing up. The hum of business is heard on her streets. Her harbour, once the scene of a great lumber business, but lately seriously affected by the development of the port of Montreal, is rapidly coming into its own again, and the approach of the National Transcontinental Railway and the construction of the great Quebec Bridge are helping along the re-awakening of the city.

But all the modern development in the world can never rob Quebec of her individuality. Her cliffs will still remain the same against which so many a wave of armed force has spent itself; the same St. Lawrence will still spread its blue carpet before her; the priceless heritage of history and romance will still be hers.

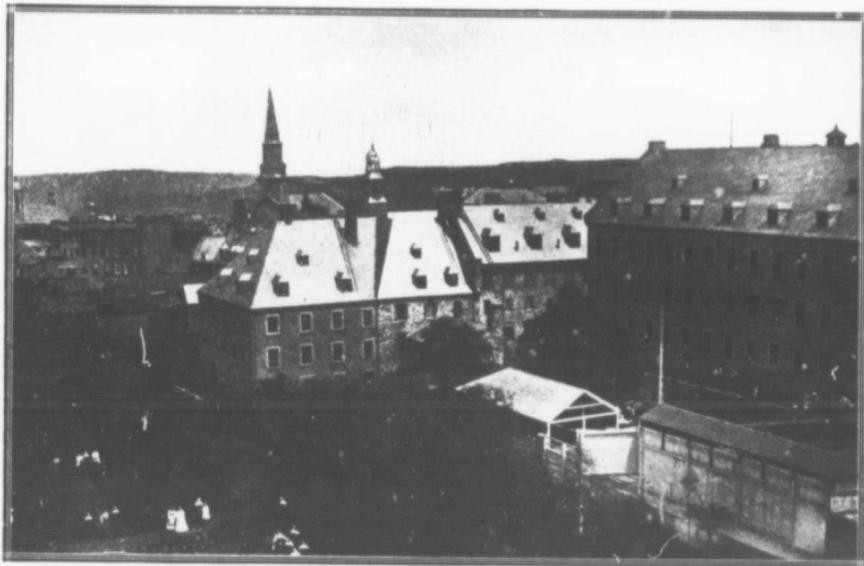
And so Quebec stands to-day, the queenly Sentinel City of the St. Lawrence, her stern and rugged outlines softened by the gentle hand of Time, her spires and battlements rising, Camelot-like, to the skies; a noble monument to the glories of a former France—and over all a spirit of mystery, a feeling of the impalpable presence in their old haunts of the shades of those heroic and romantic figures whose lives and deaths form part of the city's very foundations.

Old Age Assurance.

Old age is a risk which no man can afford to carry for himself. While death is the allotment of all men, old age is the heritage of most men. Each carries consequences in its wake that are certain in most cases to be serious in character and productive of misery. Argument is rarely needed in these days to demonstrate the necessity of protection against death, but the hardships of old age rarely appeal to the judgment or imagination of the young.

At age thirty the ordinary man usually finds himself permanently located in the calling which is to afford him his livelihood. For him the days of experimenting, of drifting from one employment to another, are over. Luckily or unluckily for him, he is placed where he must stick. Whether he realizes it or not most of the doors of opportunity, if not all, are closed to him. It is left to him to grow old in the place in which he finds himself, confronted ever after with the possibility of outliving his usefulness and being displaced when nowhere in the world is his service desired or his merit appreciated.

The tragedy of old age is the story of human life, harrowing in its spectacle of wretchedness



THE URSULINE CONVENT—Founded in 1639.

and helplessness. Its climax comes frequently without warning. Yesterday the man was in his prime, battling with vigour and confidence, to-day he is old and prostrate, compelled to exist with every reason for living denied him.

And this is the tragedy that enters into the lives of most men. For the majority do live to be old.

Is a man old at 50 years? Ask the man who at that age is seeking employment, particularly if for 20 years he has been employed in one place which has become closed to him. Of 1,000 men aged 30, there will be 817 who will live to be age 50, 756 to age 55, 678 to age 60, 578 to age 65 and 451 to age 70. Nearly one-half will reach the age 70. Is there any question then that old age is a real hazard which comparatively few can expect to avoid.

For this reason protection against old age is what every young man needs and should have. He cannot afford to take any chances, for the old man without means of support is the most wretched creature in the world. No man can be independent for twenty, thirty or more years, and then find himself dependent without suffering unspeakable torture. It is the mission of life assurance to save old age from the misery of dependent poverty. It takes so little to maintain an old man in comfort that to provide the necessary means involves very little sacrifice for the man in his young age.

Old age assurance is a boon that has well proven its worth, and the extension of its benefits should be the mission of life assurance.—*Insurance Observer, N. Y.*

What a Prominent Lawyer Says.

COATICOOK, Que., Dec. 1st, 1913.

T. J. PARKES, Esq.,

Manager, Sun Life Ass. Co. of Canada,
Sherbrooke, Que.

Dear Mr. Parkes,—I wish to express to you and through you to the Sun Life Company which you represent, my satisfaction with the results of the 20-Year Endowment policy for \$10,000 which matured to-day.

I paid to the Company \$9,840. I have received to-day \$10,000 and profits \$3,556.30, making total of \$13,556.30.

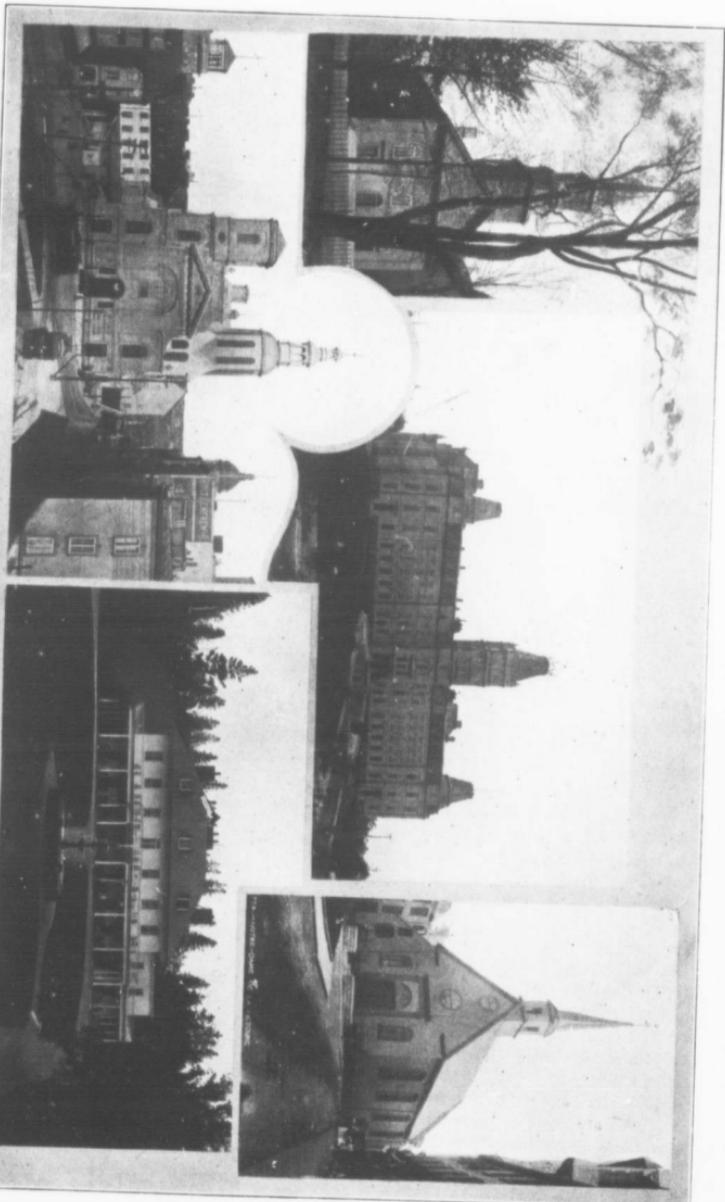
I have therefore had returned to me \$3,716.00 more than I paid the Company and my life has been insured for \$10,000 for twenty years, or putting it in another way, my money has been returned to me in full with interest at nearly 3½ per cent. compounded annually and my life insured for twenty years for nothing.

The promptitude with which the claim was paid is also satisfactory.

The policy matured to-day and I found cheque for the amount awaiting me. The whole transaction has been satisfactory.

Yours truly,

W. L. SHURTLEFF.



English Cathedral, originally, Roman Catholic (1801).

Roman Catholic Basilica.

SOME INTERESTING STRUCTURES.

Notre-Dame des Victoires, built in honour of deliverances of 1590 and 1711.

Quebec Legislative Building.
Duke of Kent's former residence at Montmorency, now a hotel.

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Life Assurance an Anglo-Saxon Ideal.

Mr. Macaulay Delivers Striking Tribute to Life Assurance Work before Meeting of American Life Underwriters.—Dwells on Friendly Relations between British peoples and those of the United States.

At the Annual Convention of the National Association of Life Underwriters of the United States, held at Atlantic City, New Jersey, in September, one of the leading addresses was delivered by Mr. T. B. Macaulay, Managing-Director of the Sun Life of Canada. Mr. Macaulay said:

Mr. Chairman, Ladies and Gentlemen,—I really feel that I need your sympathy for being asked to follow such orators as those to whom we have listened, and that too after midnight. And yet when my friend Sills asked me to say something I could hardly refuse, for two reasons. In the first place, I was glad to show my appreciation of and my sympathy with the glorious work that is being done by your association, and to meet the members of the great National Association of the United States which has been the model and the inspiration for our associations in Canada. (Applause.) And in the next place, I am glad to get into touch with this spirit of over-flowing, exuberant, delightful fellowship of which I have had an illustration this evening and which has shown that it laughs at boundary lines. I have seen that by the fact that you, representing all the companies doing business in the United States, have honoured Canada by electing the representative of a Canadian company to your presidency. (Applause.) Gentlemen, I am a Canadian, and I am more than that, I am a Briton. I am a citizen of the British Empire and proud of it. (Applause.) But at the same time I also feel that it is not possible to draw too closely the ties which unite already so strongly and so closely the two branches of our race, and anything which helps to strengthen those ties and to increase the spirit of brotherhood which unites us, as in the case of the election of our friend Sills here, stirs us, stirs me, and as a Canadian I wish to thank you; I wish to tell you that we in Canada appreciate it, and that we in Canada will not be much behind you in showing that Canadians can be as courteous as you have shown yourselves. (Applause.) We are going to be just as broad and just as brotherly as you have shown you are.

That leads me to a thought along other lines. When you or I visit France or Germany or even your neighbour to the south, Mexico, do we not feel that we are among a people who are separated

from ourselves by language, and not merely by that but by ideals and by standards, and do we not feel in every way we are among a foreign people? Well, I am sorry to say that we do. But when anyone of you visits Canada do you feel that you are in a foreign country? Well, I certainly hope you do not, and I will say this, that when we from Canada come down to the United States we do not feel that we are among foreigners. Not in the least! We feel that we are merely visiting in the home of a brother. It is the fact and we cannot get away from it, that you and we as the two great branches of the Anglo-Saxon race—and when I say "we" I mean not merely Canada but the British Empire—are set apart from the rest of the world by language, and not merely by that, but by ideals and standards, and we naturally chum together. In France or Germany, when I meet an American I naturally go right up and take him by the hand. We are naturally chums, and anything that helps to strengthen the tie and to emphasize that chumship is desirable. I was noticing as I came down here how the maple tree, the emblem of Canada, flourishes in the United States, and on a farm that I have up in Canada I notice that the national flower of the United States, the golden-rod, is flourishing there. More than that, even the American eagle is there! I can tell you about that because I saw one. Perhaps I was ungenerous—I tried to shoot it, but I didn't succeed, so there it may be to-day.

Our two peoples naturally belong to each other. We belong to you and you belong to us. For many years Canada sent you of her very best, strong young men. Twenty or thirty years ago they were drifting across by the thousands and working themselves into the very fibre of your country. Sills is an example. He is a Canadian; not merely the representative of a Canadian company, but a Canadian. We have given you many thousands of our best, and now you are giving us a hundred and fifty thousand a year of yours. They are coming into our West and we are glad to have them.

But it is not merely as individuals, but also as nations that we are growing together. We have been talking about one hundred years of peace. That is a fine thing. We have been looking forward to the future. But I will ask you, friends,



STAFF OF QUEBEC AGENCY.

1. Jos. T. Chenard.
2. Ludger Pearson.
3. J. C. Roy.
4. Elz. Gauvin.

5. Jos Bolduc.
6. H. E. Fortier, Cashier.
7. Alfred Godin.
8. Ernest Rochette.

9. L. A. Trudelle, District Mgr.
10. R. Huot.
11. H. R. de Saint-Victor.
12. J. Séraphin Martineau.

13. Ad. Tremblay.
14. Arthur Saint-Yves.
15. J. A. Talbot.
16. Jos. V. Gourdeau.

is any one of you satisfied that the next hundred years shall be merely one hundred years of peace, merely of peace? I tell you, friends, we will not be satisfied with that! The next hundred years must be years of the closest, warmest possible friendship between our nations. Not only peace, but friendship, brotherhood. Have you ever thought of the fact, and it seems to me it is significant, that the tunes of "God Save the King" and "My Country, 'Tis of Thee" are alike? These songs are sung to the same air. Is it not prophetic? I was delighted here to notice how you drank the toasts both of the President and of the King. At the Canadian Underwriters Convention also, held at Ottawa the other day, that was done. The Actuarial Society of America, which is an international body, always does it. If our meeting be in the United States, we sing a verse of "God Save the King", but always close with "My Country, 'Tis of Thee", and in Canada we merely reverse the order. I wish to emphasize that, while the words are different, the tune is the same. While our governments are different, their tune is the same. Our hearts are the same. (Applause.)

But I think we have gone one step further even than friendship. We have come to the point where we realize that even friendship between our nations is not all that is needed. We now realize that we nations need each other. Both the United States and the British Empire are world powers. Both have interests to maintain, not merely at home but over all the world. I need hardly speak of the necessity of the United States defending its outlying possessions like the Philippines and the Hawaiian Islands and even Alaska. And if we turn to Great Britain we find the same condition. Look at Australia; look at the islands of the Pacific; look all over the world at Britain's interests. We need each other. Why, even Vancouver Island we in Canada would find it hard to defend if there were a fleet between it and the mainland, just as you would find it hard to defend Alaska.

I was much impressed a few years ago on the occasion of the visit of the United States fleet to Australia. I do not know whether you fully realized what happened out there. Why, ladies and gentlemen, the people of Australia went crazy—absolutely, simply went off their heads and lost themselves in the joy of their welcome to the United States fleet. Why was that? Kipling has said that the tie of friendship is strong, the tie of common interest strong, but the tie of common funk is even stronger. The people of Australia felt that they and you had the same dangers and the same needs, and their hearts went out to you.



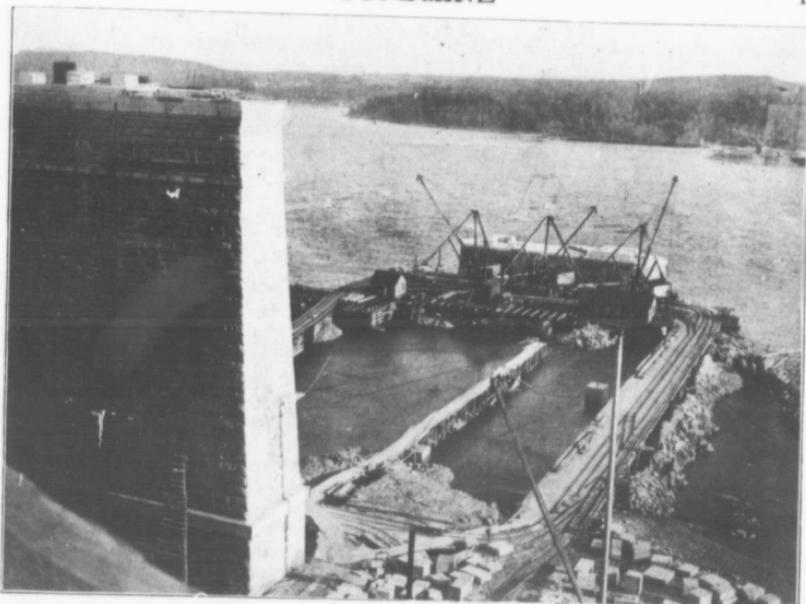
MONUMENT TO THE BRAVE ON THE ST. FOYE ROAD.

Commemorating the soldiers who fell on both sides during a French attempt to recapture Quebec, in 1760.

There was a song that spread like wildfire through Australia, "I've a Big Brother in America, Uncle Sam! Uncle Sam!" The whole of Australia was singing it.

I have a vision of our two great nations going down through the centuries, not merely in peace, but arm in arm, each standing by the other, each helping the other, each secure from invasion or attack because the rest of the world would know that to attack one meant to attack two; each blessing the world; not aggressive, but acting as joint custodians of the blessings of Anglo-Saxon freedom, of Anglo-Saxon ideals, justice, religion; going down through the world strong, secure, bound together not merely by friendship but by affection, and each standing by the other, and thus bringing blessings to themselves and to the world. And while the relations between our nations are warm and close, thank God they are growing warmer and closer with each passing year.

Now I will talk of another point. When we speak of Anglo-Saxon ideals, do you realize that among these ideals the development of life assur-



THE QUEBEC BRIDGE.—The north anchor pier, in foreground, and the beginnings of the north main pier. The former will be 142 feet above high water and 162 above low water; the latter 28 feet above high water and 82 above the bed of the river.

ance is among the most prominent; in other words, that life assurance is distinctly an Anglo-Saxon ideal, an Anglo-Saxon institution? It began in Great Britain but it has reached its greatest development in America. Throughout the whole world combined there are something like thirty-seven thousand five hundred million dollars of life assurance in force. Do you realize that more than one-half of that whole amount, say twenty thousand million dollars, as you heard from Governor Fort, is in American companies? Approximately another seven thousand millions is in companies of the British Empire, and in a round way, only about ten thousand millions in companies in all the rest of the world put together. Life assurance is distinctly an Anglo-Saxon institution which, though it has spread to other countries, originated among us English-speaking people and has reached emphatically its greatest development among us.

Reference has been made to the greatness of the business in which we are engaged. Do you know that the premium income of the life companies of this continent is about seven hundred million dollars a year? The total income is about nine hundred million dollars a year; the assets are about five thousand million dollars. Five thousand

million dollars of assets! And the life companies of the United States and Canada have about twenty-one thousand million of assurances in force; and about eight million ordinary policyholders and twenty-seven million industrial, thirty-five million policyholders on this continent. I tell you, gentlemen, we are connected with a business that is one of the greatest this world has, and it is still growing. It is doubling about every seven years. Who can measure its future?

But I wish to direct your attention to this. While it is a fine thing to be connected with a business which is great, prosperous, growing, it is a far finer thing to be connected with a business which is a blessing to humanity, as is ours. (Applause.) I have sometimes given as a definition of life assurance "Philanthropy reduced to a business basis—organized philanthropy". When a person died before the days of life assurance there might have been a small collection made among his friends to help the widow or the orphans, but it was small at the best and the receiving of it demoralized the recipients. But now that life assurance has come, all is changed. When a man dies, life assurance steps quietly into the breach. The money is paid. Widow and orphan are saved



MONUMENT TO MONTCALM, QUEBEC.

from poverty, and that too in a way that does not demoralize but adds to their self-respect.

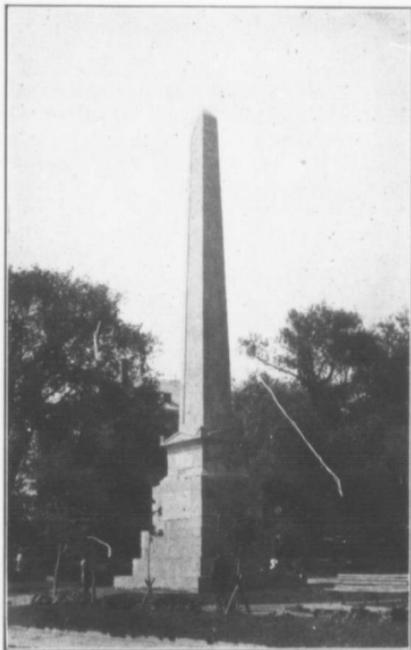
More than that. When we talk of twenty thousand millions of life assurance in force, what does that mean? It means that twenty thousand million dollars in cash will some day be paid to widows and orphans or as endowments to protect people in their old age. What philanthropy could compare in value with such an amount? Twenty thousand million dollars to be paid out! Have you ever thought how many orphans that will feed and clothe? How many orphans it will educate and enable to start life with an even chance? How many widows it will save from going out as seamstresses or as charing women or as boarding-house keepers? Or, often worst of all, going to live on the cold charity of relatives? I will give you a definition for life assurance agents—“Abolishers of poverty, friends of the widow and orphans!” That is what life assurance agents are. But you may say that some of those policies of which I have been speaking will not be paid, for they will unfortunately lapse. That is too true;

but for every one that lapses two will take its place. And one of your duties and privileges is to see that as few lapse as possible.

Realize that you are connected with a business that is not only great, but noble in its ideals and in its operation, which is one of the great uplifting and ennobling influences of the world.

And another thought flows from this. If our business is such a noble business, if our calling is such a noble calling, what manner of men ought we to be? We must be worthy of our business. Anything that is mean, or small, or false, has no place in life assurance. It is because I realize that you members of the Underwriters Associations of this continent are the greatest power in elevating the standards of the agency force, raising it up until now it occupies its rightful place, until it has become worthy of the business,—it is because you have already done so much, and because you are going to do so much more, that I endorse your movement with all the power and all the sympathy that I possess. All I can say to you is, go on, God speed! (Applause.)

If we could read the deaths in next week's papers some people would be looking for life assurance.

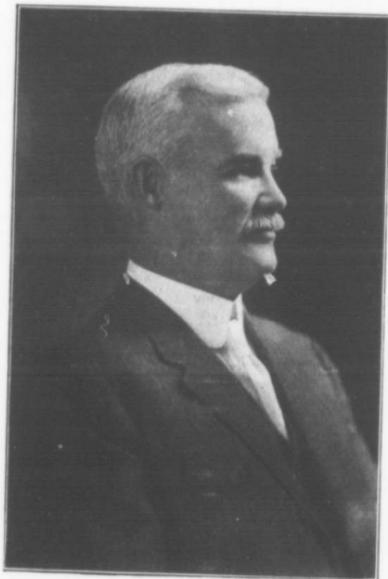


WOLFE-MONTCALM MONUMENT.

Mr. T. B. Macaulay Honoured.

A fresh honour has just been conferred upon Mr. T. B. Macaulay, our managing-director, in his election to the office of President of the Canadian Life Officers' Association. Speaking of the election, the editor of *Canadian Insurance* says:

"I am glad to see that Mr. Macaulay has been elected to the presidency of the Canadian Life Officers' Association. He has been a prominent figure in the life assurance world for many years now. Born in Hamilton, Ont., in 1860, he moved



MR. T. B. MACAULAY.

to Montreal in 1874, when his father, Mr. Robertson Macaulay, took up the management of the Sun Life. Mr. T. B. Macaulay entered the service of the same company in 1877, and in 1880 became its actuary, at the age of 20 years. In 1891 he added to his other duties the secretaryship of the Company and in 1898 was elected to the board of directors. In 1906 Mr. Macaulay, who for some years had been taking an important part in the general direction of the affairs of the Sun Life, became managing-director, succeeding his father, who still retains the presidency of the Company.

"Mr. Macaulay has represented the members

of his profession, particularly on the actuarial side, on many occasions. At the Congress of Actuaries held in 1900 at Paris, and again at Berlin in 1906, he was chosen as the representative of the actuaries of both the United States and Canada. He is a charter member of the Actuarial Society of America and has twice been its president. He is also a Fellow of the Institute of Actuaries (Great Britain) and supervisor at Montreal for the Institute's examinations.

"Personally Mr. Macaulay is a manly man for whom every one has respect and admiration, because he is so essentially sympathetic and reasonable. I met him for the first time about fifteen years ago in Chester (England), at one of those excellent little conventions the Sun Life gives to its English staff. Even now I can vividly remember the impression he made there. He introduced a new tone, as it were, to British life insurance gatherings by meeting the British agents on their own level with absolute frankness and unflinching consideration and courtesy. Not money or big dividends or big commissions won the Sun Life its leading position amongst foreign and colonial companies in England to-day, but Sun Life courtesy and consideration. I suppose it has done just as much for the Sun Life here in Canada, and Mr. T. B. Macaulay typifies these virtues and the sweet reasonableness under all circumstances which wins men of all conditions."

Wolfe-Montcalm Monument.

In a prominent position just behind Dufferin Terrace stands a monument erected many years ago to Generals Wolfe and Montcalm, the heroic antagonists of the Battle of the Plains of Abraham. The brief inscription on the front of the monument reads:

Mortem Virtus Communem
Famam Historia
Monumentum Posteritas
Dedit.

This may be thus translated:

"Valour gave them a common death, history a common fame and posterity a common monument."

To-day the monument stands, not only as a tribute to two great heroes, but also as a symbol of the harmony and peace in which the French and Anglo-Saxon races dwell together in Canada.

Reducing Candy Cost.

Jones—"Can you afford my daughter the luxuries to which she has been accustomed?"

Suiter—"Not much longer. That's why. I want to get married!"



M. F. X. DION

Formerly Joint Manager of the Quebec District, now retired. All friends of Mr. Dion will be delighted to know that his health is much improved.

What Fifty Cents Did.

It is not very often that one saves \$1,000 by an outlay of fifty cents, but such has been the experience of a policyholder of the Sun Life of Canada, under Policy No. 265,453.

In March, 1912, J. B., a farmer in Eastern Ontario, applied for a \$1,000, Twenty-Payment, Reserve Dividend Life Policy in this Company. As his age was 29 years, his premium was \$33.10. But Mr. B. wished to have the Total Disability Benefit in his Policy. This benefit, which provided that, in the event of his becoming totally disabled from following any gainful occupation, the Company should pay all future premiums on the policy, was added at the practically nominal cost of 25 cents, making the total premium \$33.35.

It is hardly to be imagined that Mr. B. found the extra 25 cents a very heavy addition to his premium. It was so small as to require practically no extra effort when the premium became due. Therefore, weighing the amount against the advantages it might secure, the applicant decided that, although he was apparently in the very best physical condition, with a much better prospect of continued health than most men, both because of his physique and because of his occupation, it

was the part of wisdom to pay the extra 25 cents and secure the additional protection.

In May, 1913, shortly after payment of his second premium, Mr. B. was stricken blind. He was thus rendered totally and permanently disabled from the pursuit of any gainful calling. In other words, it became impossible for him to earn money.

Now, suppose Mr. B. had not paid that small extra amount with his two premiums—50 cents extra in all. He might then have been in the position of having no source of income from which to pay his future premiums, while the policy, having been only a little over a year in force, would have no surrender value, and every cent of his premiums would be gone, with nothing to show for it.

But as he did pay the extra amount, this is the position to-day: The Total Disability Benefit comes into operation and the Company will do either of two things as he may select—it will pay the subsequent premiums year by year, keeping the full amount of assurance in force absolutely free of charge; or it will immediately commence paying back the face value of the policy, \$1,000, in twenty annual instalments of \$50 each, to the assured, or to his beneficiaries if he dies before the payments are completed. All this of course is with the condition that the assured's disability shall prove permanent.

Had the slight extra premium not been paid, the policyholder might have had to let his policy go and had nothing coming to him from the Company. As, however, it was paid, he or his beneficiaries will receive \$1,000. Therefore the outlay of 50 cents (two years' extra premium at 25 cents a year) was sufficient to save One Thousand Dollars.

There is an object lesson here which it is hardly necessary to point out. You are, we presume, in the enjoyment of good health and are following an occupation which presents little danger to your earning powers. So was Mr. B.

Yet, think of what would have confronted him but for the payment of half-a-dollar?



LE CHIEN D'OR.—(See page 7.)



The Late Mr. David Burke.

Our readers will regret to learn of the recent death of Mr. David Burke, manager of the Royal Victoria Life Assurance Company of Montreal till the time of its re-assurance by the Sun Life in 1911.

Mr. Burke was a Prince Edward Islander, having been born at Charlottetown in 1850. In 1869 he entered the life assurance business, associating himself with his brother, Mr. Walter Burke, who was then manager for the New York Life in Canada. Mr. David Burke took up what was to become his life work with great earnestness, and soon made his mark in life assurance circles. He was one of the first Associates of the Institute of Actuaries in Canada. In 1883 Mr. Burke was appointed by the New York Life as their general manager for Canada, a position which he held till 1897, when he retired in order to organize the Royal Victoria Life of Montreal, with which company he was associated as manager till its absorption by the Sun Life in 1911.

Mr. Burke was always highly thought of in the assurance world, and was on two occasions president of the Canadian Life Officers' Association. He was also a prominent and popular figure in business circles in Montreal. It is interesting to note that he was the father of Mr. Edmund Burke, the Canadian singer whose name is so well-known on the operatic stage of Europe and of this continent.

Gives Best Results.

CARLETON PLACE, Ont., Nov. 5th, 1913.
MANAGERS FOR EASTERN ONTARIO,
SUN LIFE OF CANADA,
Ottawa, Ont.

Re policy No. 10091.

Dear Sirs,—I desire to thank you for cheque received this day through Mr. T. E. Foster. The result is entirely satisfactory. To receive \$1355.25 in cash on a premium of \$28.10 certainly speaks well for the management of the Sun Life.

I will do all I can to advance the interests of the Sun Life, as I know of no Company giving as good results.

JOHN MENZIES.

Deserves Public Confidence.

ARUNDEL, Ont., Dec. 3rd, 1913.
SUN LIFE ASSURANCE CO. OF CANADA,
Ottawa, Ont.

Re No. 69908.

Gentlemen,—Have received to-day full amount on insurance policy No. 69908 from Mr. Miron, of Ottawa, for which I am quite satisfied. You certainly deserve the confidence of the public.

Yours truly,

ALBERT GILBERT RONDEAU,
Presbyterian Minister.

THE MANAGER, SUN LIFE ASS. CO. OF CANADA,
Lima.

Dear Sir,—As beneficiary under policy No. 164233 for the sum of Lp.250,000, in which the life of my late husband, Señor Don Manuel Mendivil y Prunier was insured, I thank you not only for the prompt payment of the amount, but also for the diligence which you displayed in getting together all the documents relative to the proofs of death.

Yours respectfully,

MARIA F. DE MENDIVIL.

SMITH'S FALLS, Ont., Nov. 1st, 1913.
SUN LIFE ASS. CO. OF CANADA,
Ottawa, Ont.

Re policy No. 42500.

Dear Sirs,—Twenty years ago I took out this limited payment life policy paying a yearly premium of \$22.10. I have had protection all these years for my family for \$1,000. Deducting the actual cost of carrying my risk, \$8.45 per year, the Company had only \$13.65 out of each premium for investment purposes, which is being returned to me with 5½ compound interest. This is an excellent showing and I would recommend all intending assurers to select the Sun Life of Canada.

Yours truly,

EDWARD GRAY.

Sun Life Assurance Company of Canada

The Results for 1912

Assets

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

Income

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

Surplus

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

(According to the Company's Standard, viz., for assurances, the Om. (5) Table, with 3½ and 3 per cent. interest, and, for annuities the B. O. Select Annuity Tables, with 3½ per cent. interest).

Payments to Policyholders

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

Assurances Issued during 1912

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

Business in Force

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

The Company's Growth

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