

PICTURES OF CANADIAN INDIANS.

SUNSHINE

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MONTREAL

AUGUST AND SEPTEMBER
1913



GROUP OF BLOOD INDIANS IN CEREMONIAL DRESS.

SUNSHINE

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

W. F. STEEDMAN, *Editor.*



HEAD OFFICE AND BUILDINGS

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Passing the Hat.

Nearly every man has been called upon at some time or other to contribute a few dollars to assist the family of some well-liked friend, taken away by death at some inopportune moment and leaving nothing or next to nothing for the support of his dear ones, hardly enough perhaps to meet funeral expenses.

This is one of the all-too-familiar spectacles of our social system. Many a man assumes responsibilities in the way of wife and family which he can only fulfill with the help of a good span of life. He gambles that Death will not overtake him for so many years. If he wins, all right; if he loses—and you have known hundreds of such cases—there are left wife and children unprovided for, sacred responsibilities unfulfilled.

Of course there may be kind friends who will chip in to help the widow and the orphan. Very often there are. But in the first place one can never be sure of this, and in the second place, the average widow would much sooner be independent of any assistance but that provided for her by her late husband.

And even at the best, when friends are many and kind, assistance often takes the form of separating the members of the family and taking care of them in other people's homes here and there. Thus the family life and the family sentiment are broken up. The widow and children of the deceased have no home of their own.

From the nature of things, it is impossible for most men to build up first a fortune sufficient to take care of a family before undertaking the responsibilities of matrimony. People do not and cannot as a rule wait till the age of forty-five before marrying.

Therefore it is highly desirable, if not actually necessary, that a man who marries at the usual time of life, before he has had the opportunity to lay aside much wealth, should look for some kind of surety, some certain bond against the contingency of early death.

This is what life assurance supplies. It is a bond against death. It makes certain that, if a man is taken away from the family he is supporting, there will be forthcoming an amount of money for the benefit of his dear ones.

This security is very inexpensive compared with the benefits to which it entitles you. Do you consider it worth buying? Or do you wish to have your widow and children reduced to the uncomfortable position of having someone pass the hat?

Education and its Cost.

One of the striking developments of modern times is the growth of sentiment in favour of higher education. Little is now heard of the old-fashioned attacks on the uselessness of college-got learning. Whereas not many years ago college was spoken of as only for professional men, literary aspirants and idle sons of the idle rich, to-day the university graduate is welcomed and sought for in all walks of business life.

Along with this has sprung up the desire in the hearts of parents of all classes to see their sons are properly equipped educationally for the battle of life. There is scarcely a branch of endeavour for which facilities of instruction are not offered at some qualified educational institution. A mechanic may not be anxious for his boy to devote his time to learning Latin and Greek, or groping his way through the labyrinths of metaphysics, but he sets his heart upon giving the lad the advantages of competent instruction in the principles of mechanics, perhaps, or engineering, or electricity. Almost all through our commercial fabric there exist the demand for schooled men, the facilities for producing them and the desire on the part of parents that their children should be among them.

But even with all the donations which benevolent millionaires have showered upon the colleges, education still costs money. The man who is making a limited income

may find it difficult to lay aside enough to be able to meet the expense of a college course when the boy upon whose future his hopes are centred reaches the college age. Or he may fear that his own death might intervene and his son be deprived of the golden opportunity of fitting himself to take his stand with the leaders of men.

To this man's aid comes life assurance. Life and endowment policies in various forms are suited to fit such cases. All contingencies are provided against. Take for instance the Educational Endowment of the Sun Life of Canada. Here, once the first premium has been paid, the death of the father at any time makes no difference. When the son reaches the age originally set forth for the son's college course to commence, the full face value of the policy becomes payable. It is not handed over immediately upon the parent's death to anyone else for any other purpose. Thus the provision that was made for the boy's education is kept for that purpose alone. Nobody can divert the money into other channels as might be the case if it were handed over before the boy was ready for college.

And suppose the boy dies. Under ordinary endowments of this nature the cash paid in premiums would be forfeited. In the case of the policy issued by the Sun Life of Canada however, this is not the case—under such circumstances the amount of the premiums paid in is returned. So there is no chance of loss of anything except a small amount of interest.

There are other forms of life assurance and endowments that will take care of a boy's education and any good life assurance man can put his finger on the one to suit your particular circumstances best. But there is none which takes care of every contingency so thoroughly or makes so absolutely certain that the education will be forthcoming if the lad survives as does the Educational Endowment issued by the Sun Life of Canada.

THE INDIANS OF CANADA

THE original inhabitants of Canada to-day form a comparatively small but still highly interesting and picturesque portion of the community. Of all the countless bands that roved the portion of the North American continent now known as Canada, but few remain, and their total numbers are but slightly over one hundred thousand.

As has been the case so often in the spread of the European peoples over the undeveloped portions of the globe, the primitive aboriginal has been forced to the wall by his more highly developed brother, and the advancing front of civilization has swept the Indian from his ancient heritage as it has swept the beaver and the buffalo.

When the French settlers arrived in Canada three hundred years ago they found the forest-clad country in the possession of aboriginals who presented distinctly Mongolian features. These Indians, as they were called, had evidently come across from the eastern part of Asia at a time when Siberia or Japan was joined to Alaska, before the Pacific Ocean and the Arctic Ocean had mingled their waters through the Behring sea and straits. It is believed the so-called Indian tribes of America, right down to Chile, came to this continent over this supposed North American isthmus.

The French settlers of Canada from the first displayed considerable kindness and sagacity in dealing with the natives, and while there were many fights with the Indians both during and after the French regime, still there was never anything like the trouble experienced by the settlers of the New England States.

Properly treated, the Canadian Indian proved to be not a half bad fellow at all. Of course he liked to go after the scalps of his neighbours now and again and occasionally he would massacre a few of the Europeans who had appropriated the best of his country, but for the most part he bothered the settlers little, remaining satisfied if he could fish and hunt to his heart's content in the woods where his fathers had flourished, occasionally bringing in the spoils of the chase to the European trading posts, where he could exchange fur and skin for novel luxuries from the Old World.

The luxuries and vices which the Indian was all too apt to adopt proved his undoing. Though gifted with a stoicism in bearing physical or mental

pain which would have done honour to a Brutus, the North American aboriginal lacked the power of resistance to the subtle treachery of new-learned pleasures. Drinking "firewater" soon became a racial failing, and the trail it blazed was naturally followed by decadence and disease.

Before the extension of the Government's authority and policy to the territory acquired in 1870 from the Hudson's Bay Company in the North-West, and the policing of the region by the famous Royal North-West Mounted Police, the Indian population there was often the victim of terrible epidemics and famine. During a scourge of smallpox in the year of the transfer it was estimated that half of the Indian population of the plains perished.

A few years later another calamity followed. For years the chief support of the tribes of the western plains had been the buffalo or bison, which had roamed from time immemorial in vast herds over the broad, treeless prairies and provided the Indians with food and clothing. Expeditions of hunters from the east and a three-year sojourn in Canada of five thousand of Sitting Bull's Sioux from the Dakotas resulted in the depletion of the bison herds practically to the point of extinction, and the native Indians were left without their usual means of subsistence. Famine resulted, and although the Government immediately sent into the country large quantities of provisions, the change of the mode of life and other causes were too much for the people and many of them, especially the young, succumbed to the ravages of hunger and disease.

In the last twenty years, however, there has been a marked change for the better in the condition of the prairie Indians. Large reserves have been set aside for them and there they have settled down to peaceful, agricultural pursuits, becoming to a large extent self-supporting. Hospital service and medical supervision have been provided for by the Government, and great progress has been made towards eliminating the heavy death-roll caused by the prevalence of tuberculosis, smallpox, diphtheria and other diseases.

Improvements in housing and sanitary conditions are now having good effect in reducing the mortality among the Indians, and the efforts of the Department of Indian Affairs in other lines are also bearing fruit, with the result that there is now

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GROUP OF MOUNTED INDIANS—PIGANS AND BLOODS (ALGONKIANS)





CHIEF YELLOWHORSE AND WIFE
BLACK FEET INDIANS.

reported a slight increase in the Indian population. Last year the returns to the Government showed an excess of 350 births over the number of deaths, and while this is only a proportionate growth of four-tenths of one per cent., it is at least an increase, and hope is felt that the "noble red man" will not vanish from the land, but will increase both in numbers and in independence.

While we have no love for statistics in *SUNSHINE*, still it will probably prove of interest to note the tribal distribution of the native race in Canada and the numbers belonging to the chief tribes.

Exclusive of the 4,600 Eskimos or Innuits who inhabit the Arctic regions of the Dominion, it is estimated that the total Indian population of Canada is about 105,000. Of this number some 57,000 belong to the Algonkian or Algonquin linguistic stock; 11,400 to the Iroquoian; 11,000 to the Athabaskan; 8,000 to the Salishan; 6,000 to the Tsimpsian; 2,350 to the Siouan, and the remainder chiefly to several tribes on the Pacific coast and in the Yukon.

The Algonkian stock, embracing more than

half the total Indian population of the country, is distributed over a wide area from the Atlantic to the Rocky Mountains. The main subdivision of this tribe is that of the Chippewas, numbering nearly 30,000, who have their habitat throughout the provinces of Ontario, Manitoba and Saskatchewan. Over 16,000 Crees and Blackfeet are to be found in the provinces of Manitoba, Saskatchewan and Alberta and in Northern Ontario. Other branches of the same stock are the Micmacs in the Maritime Provinces and Quebec, the Analecites in New Brunswick and Quebec, and the Montagnais, Abenakis, Nascappees and other small tribes in Quebec alone.

The Iroquois are to be found chiefly in Ontario and Quebec, and while they were the most warlike race in the old days, they have shown singular capacity for learning the arts of civilization and to-day stand in the forefront of their race as really valuable citizens.

The Athabaskans are a western race, living chiefly in Alberta, north of the Athabaska river, in the Mackenzie river basin and in Northern British Columbia.

In British Columbia are to be found the Tsimpsians and Salishans, besides the Haidas of the Queen Charlotte Islands and the Ahts of the Pacific coast. The Siouan stock, consisting partly of Assiniboines and partly of Siouan proper, are located in the prairie provinces. The Assiniboines, while they came originally from the United States, have been for a long time north of where the international boundary now runs, and are distinguished from the Siouan proper, who fled across the line fifty years ago to escape the pursuit of the United States troops.

The Indians of Canada are the wards of the nation. When Canada was handed to Great Britain by the French in 1763, the Indians were allowed certain large reserves of territory for their own occupation and use. In the different colonies some slight differences existed in the manner of securing additional lands from the Indians as they were required for settlement. In Upper Canada, now the province of Ontario, when the Crown obtained land with the consent of the Indians (a consent made necessary by Royal Proclamation) a regular purchase price or a fixed annuity was usually made the consideration. Adequate reserves were in every case set aside for the aborigines. The granting of annuities was not a frequent course in the other colonies, but reserves were always set aside, and other considerations made.

Not the least important of the departments of



Indian Girls, Pupils of Brandon Methodist Industrial School.
(Group of Indians, Fort Hope.)



Ased Chippewa and Grandchild.
Four Generations of Indian Women, at Fort Abitibi.



A FINE-LOOKING OLD INDIAN—CHIEF JOHN PRINCE,
ST. PETER'S RESERVE, NEAR WINNIPEG.

the Civil Service of Canada is the Department of Indian Affairs. It is presided over by the Superintendent General of Indian Affairs, who is at present the Minister of the Interior.

The Indian Agents are a vital part of the Department's system. They generally reside on a central reserve of one of the bands committed to their care. They possess magisterial powers and can try offences connected with the wards of the Government, the most common of which is giving or selling intoxicating liquor to Indians, for which there is a heavy penalty. They also oversee the agricultural and stock raising operations of the bands and direct the farm instructors in their work. They pay annuity and interest moneys and regulate the distribution of rations to the destitute. There are 107 of such agents in the service, and upon their fidelity to duty in a great measure depends the material advancement of the Indians.

The Indians of Ontario, whose reserves are surrounded by old settlements of European origin have, as should be expected, made the greatest attainment in civilization and self-support. Last year they raised 1,517,000 bushels of grain and roots. But the tribes of the new Province of Saskatchewan, who a third of a century ago were untutored savages, have made more rapid pro-



ENJOYING THEMSELVES—TWO HAPPY OLD OJIBWA.



CHIPPEWA CHIEF IN CEREMONIAL DRESS.

gress. In the same year, though less in number than those of Ontario, they raised 345,972 bushels of grain and roots. The latter also own live stock to the value of \$640,064. The Indians of Alberta who were still more backward thirty years ago raised last year 103,911 bushels of grain and roots, and own live stock to the value of \$601,054.

The total value of lands held in reserves by the Indians of Canada is \$30,890,854, and of real and personal property \$43,054,634. They have likewise \$7,030,426 bearing interest in the hands of the Government, called the "Indian Trust Fund." This fund increased \$432,437 during the past year. The earnings of the Indians for the same period from farm products, cattle raising, wages from outside employers, from fishing, trapping and other industries, were \$5,692,269, showing an average income of \$325 per family of five persons. Therefore, though not a few of the Indians are receiving assistance from the Government, it appears that the very great majority are self-supporting.

The principal and most efficient means employed by the Government to promote the material, intellectual and moral advancement of the Indians is education. Nearly half of the \$1,750,000 voted by Parliament for Indians last year was used for this purpose.



INDIAN GIRL MUSICIANS.—A GROUP OF MANDOLINE PLAYERS AT ERMINESKIN'S ROMAN CATHOLIC SCHOOL, ALBERTA.

There are 325 Indian schools in Canada, mainly supported by the Government, though certain bands assist towards the support of their schools, and religious denominations provide considerable amounts in aid of institutions conducted under their auspices. The attendance at all the schools is 11,303, or about one in eight of the Indian population for which detailed returns are given.

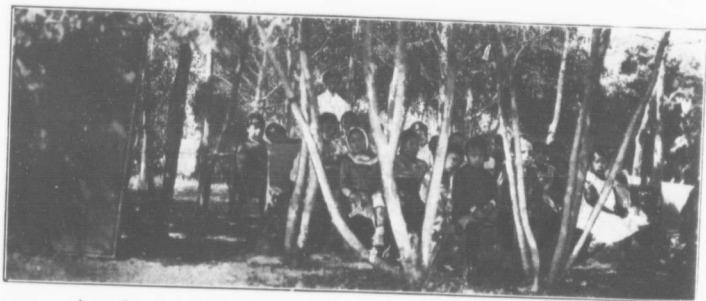
The residential schools, 74 in number, are doing excellent work. The attendance at them is about 4,000. The class-room is not allowed to absorb the whole attention of the pupils. It is sought to have the hand trained as well as the head. In school the girls are taught household duties, such as cooking, mending and making clothes, knitting and fine needle-work. Most of such schools have farms attached, where the boys are trained in practical agriculture. In the most advanced of these institutions, which are called industrial schools, a number of the boys are also taught carpentry, shoemaking, blacksmithing and baking. The pupils are expected to enter resi-

dential schools at six years of age and remain therein until they are eighteen.

The day schools number 250, and are doing only primary work. Many of them are handicapped by irregular attendance owing to the parents taking their children with them on their hunting trips. Even at home the parents are indifferent about their children's attendance. This difficulty is now to some extent overcome by the Government supplying conveyances, especially in winter, to take children living at a distance to school, and providing them with a mid-day meal.

The majority of the Indian schools are under the auspices of certain Christian denominations. The churches which have engaged in this work are chiefly the Roman Catholic, Anglican, Methodist and Presbyterian.

But this is by no means the whole credit due the churches for their work in helping to uplift the Indian. They send missionaries among the tribes to whose support the Government gives no direct aid, except so far as they may be also principals



INDIAN CHILDREN IN OPEN-AIR SCHOOLROOM, AT FILE HILLS BOARDING SCHOOL, SASKATCHEWAN.



CHIFFEWA CHILDREN, SCOTCH SETTLEMENT SCHOOL, SAUGEEN, ONT.

or teachers in schools. Under the self-denying labours of these missionaries, 79,648 of the Indians of Canada are now classed as Christians, the remaining 25,000 doubtless continuing to be Pagans.

The type of character among these Christian Indians may not be the highest, yet few of them are guilty of serious crimes. Immorality, loose marriages by tribal customs, and wife and husband desertion are still too common among the bands in the new provinces; and intemperance among them as among their pale-faced brothers has not a few victims. Still, taken altogether, the various agencies at work to elevate the Indian from aboriginal modes of life to a plane of advancement where they share in many of the blessings of Christian civilization have been encouragingly successful.

Pawning the Policy.

Recently there has been a considerable increase in the extent to which policyholders have availed themselves of the privilege of borrowing upon the cash value of their life assurance policies. To do so is the right of the policyholder, guaranteed under the policy contract, and the companies are bound to accommodate him. While the companies earn good interest returns in this way, none of the better class of them encourage such dealings, as they hold it tends to defeat the higher purposes of life assurance. We print the follow-

ing synopsis of the objections to the practice, as put into words by a prominent life assurance man:

It is the surrender or hazard of that which often proves to be the last reliable asset, or fund, for the support, education and welfare of the family in the time of its direst need, and should be held inviolate.

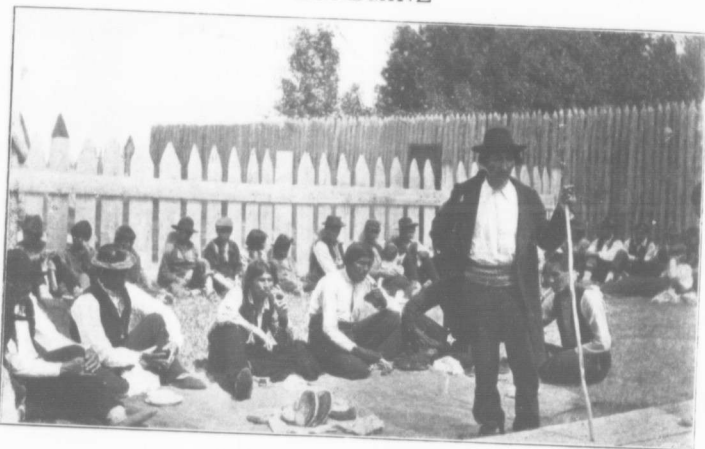
It is a mortgage of what may prove to be the only sure protection of an estate against its insolvency when the policy matures.

The chances are many to one that it will never be repaid. Experience clearly proves that but a very small percentage of these obligations is ever redeemed in cash.

If not paid in cash it must be taken from the amount of the policy and only a margin is left for the beneficiaries.

In many instances it is not used to pay the premiums on the assurance to keep it in force; to meet the cost of living; or to lift a mortgage on the home or other necessities. It often goes in various speculations,—sometimes on margins, in the hazards of other ventures, and in paying or making loans elsewhere bearing higher interest rates. It puts the chances of business loss against the security of a man's household.

To a man who has become uninsurable from age or disability, no appeal is necessary to make him hold fast to the sure protection he has, which once lost he can never restore. To a man who



BLIND INDIAN CHIEF ADDRESSING HIS BAND.

takes the known and open risk and pledges his policies for any purpose, there comes a clear, instant and imperative duty. It is this: to pay his loan at the earliest possible moment and redeem his policies. Business credit, the solvency of an estate, the protection of wives and children, the honour of a true manhood, demand and inspire such action; and behind them all stands the naked truth that an asset, a property, an absolute security has gone,—conditionally to be sure,—but with the chances largely against its recovery.

Failure to perform this duty involves another of next importance and value, and that is, to forthwith replace the pledged assurance. Once this cornerstone of safety, this indemnity against the greatest of all certain losses, this safeguard of helpless and dependent ones, is removed, no man of sound business views, of conscience, or of honour, will hesitate to make good what he has put in jeopardy for one cause or another.

Looking After the Staff.

Group life assurance totalling a million dollars has been taken out by the Standard Oil Cloth Company, covering their 1,000 employees with policies equalling a year's salary up to \$3,000. The company pays all the premiums, and every employee participates from the office boy to the president. The latter said that the company wanted its men to feel that their services were appreciated.

Waking Up.

The public at large is now thoroughly convinced of the importance of life assurance, not only as a protection for the family, but as a safeguard against misfortunes in business, and also as a recompense for the loss of persons who are the guiding hands of important financial and manufacturing institutions.—*Spectator, N. Y.*

There's a Moral.

Some months ago the head of a prominent Western mercantile house contemplated a hundred thousand dollar policy on his life in favour of his firm. He went so far as successfully to pass the necessary medical examination. However, he was dissuaded from his resolve by younger associates. Since then he has died—and the younger men aforesaid are left to face a period of some financial stringency with ready resources just one hundred thousand dollars less than they would have been had the head of the firm carried out his intent.—*Canadian Finance.*

Deserved It.

Riggs (facetiously)—“This is a picture of my wife's first husband.”

Diggs—“Silly-looking guy! But, s'y, I didn't know your wife was married before she met you.”

Riggs—“She wasn't. This is a picture of myself when I was 25.”



GROUP OF INDIAN WOMEN AND CHILDREN, CHIPPEWAS.

Praise from Palestine.

JAFFA, May 30th, 1913.

THE SUN LIFE ASSURANCE CO. OF CANADA,
London.

My policy, No. 22730.

Dear Sirs,—Having terminated the payment of my last premium on above, I beg to acknowledge receipt of your cheque in full settlement of my policy. I also wish particularly to express my entire satisfaction of your Company and cannot help speaking very highly of the excellent results accorded to me and will not fail to recommend you to all friends at any time.

Reiterating my thanks, believe me,

Yours sincerely,

SHUKRI MOUSSA.

Three Days in Force!

DETROIT, Michigan, July 24, 1913.

ERNEST W. OWEN, Esq.,

Sun Life Assurance Company of Canada,
Detroit, Michigan.

Dear Sir,—We wish to express to you our warmest gratitude for the prompt manner in which your Company settled claim for \$1,000 assurance on the life of our son, Raymond Reynolds, who was accidentally drowned at Belle Isle a few days ago. The policy had only been issued three days before the accident occurred.

Our son had reached an age when his earning power would be some help to his parents and it is comforting to know now that he has gone that when living he thought sufficient of his father and

mother to protect their interests by assuring in their favour.

Again thanking you for the kindly way in which you settled the claim, we beg to remain,

Respectfully yours,

MR. AND MRS. F. H. REYNOLDS.

Exceeded Expectations.

OTTAWA, Ont., March 13, 1913.

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

Managers Eastern Ontario,
Sun Life Assurance Company of Canada,
Ottawa, Ont.

Gentlemen,—Permit me to thank you for the Company's cheque in settlement of my Limited Life policy taken twenty years ago through Mr. Ira J. Cramer, of Aultsville.

This cheque is all the more acceptable in view of the fact that the proceeds of the policy exceed my expectations by about \$80.00.

As I have assurance in a Fraternal Order it occurs to me that I should make your Company the same allowance for the cost of carrying my risk, say \$10 per year, and by doing so I find that the balance of my premiums has been compounded at nearly 6 per cent. in order to give me the cash return which the above-mentioned cheque places in my hands. It is evident, therefore, that I have had a profitable investment as well as safe and sure protection.

Wishing the Company continued success in its efforts to live up to the motto, "Prosperous and Progressive," I remain,

Yours very truly,

W. H. KANEY.



INDIAN FOOTBALL TEAM, LENNOX ISLAND, P. E. I.

Spreading the Good Work.

FLINTON, Ont., June 25, 1913.

W. H. HILL, Esq.,

Manager Sun Life Assurance Co. of Canada,
Peterborough, Ont.

Dear Sir,—I take great pleasure in informing you that I take Option No. 1 as I want to use the money. I am very much pleased with the settlements you offer me as I paid \$870.00 and receive \$1,359.25 which I consider good after carrying my risk for 25 years. I receive \$489.25 more than I paid in. Other agents told me I would just receive \$1,000, but to-day I am highly satisfied and will recommend your Company and will also assure my son. I influenced a man to-day to take the same contract as I had.

Wishing you every success, I am,

Yours very truly,

PHILIP BOSLEY.

A Friend in Need.

CHARLESTON, S. C., July 22, 1913.

Mr. C. E. WILKES, Cashier,

Sun Life Assurance Company of Canada,
Atlanta, Ga.

72923—Darrell

Dear Sir,—Sickness has prevented my acknowledgement of the receipt of your esteemed favour and enclosures of the early part of the month, and I wish to express to you and the Company my thanks for the same, and assure you of my grateful appreciation of the many kindnesses and indul-

gences I have received from you in the past, and I hope and trust that the business of the Company will be of increasing prosperity and success. The dividend reached me just at a time when it proved of material benefit, and I must again thank you for your kindness in the matter.

With best wishes for the success of both you and the Sun Life, I beg to remain,

Most gratefully,

WM. S. DARRELL,

63 Columbus Street, Charleston, S. C.

Prompt and Liberal.

GEORGETOWN, July 16, 1913.

E. G. BAGOT, Esq., Division Manager,

Southern B.W.I. and Guianas,

Sun Life Assurance Company of Canada,
Georgetown.

Dear Sir,—I wish to thank you for the cheque of \$672.85 which I have received from the Sun Life Assurance Company of Canada in settlement of my policy No. 22977, which matured on the 1st instant.

The return altogether has been very satisfactory, and I wish particularly to thank you for the promptness with which the claim has been paid, and also for the excellent return which the policy has given me.

You are at liberty to make any use of this letter that you think fit.

Yours very truly,

R. J. KINGSLAND.



INDIAN COWBOYS, BLACK FEEL.

A Sample Case

Here is life assurance as it works out in a normal case:

Policy No. 41910, issued by the SUN LIFE OF CANADA has just matured. The amount assured was \$1,000, the age of the policy at date of issue 37, and the annual premium \$46.95. The optional settlements offered were:

Total cash	\$1,269.15
Paid up, non-participating policy	2,133.00
Paid up, participating policy of \$1,000 and cash of..	632.35
Life annuity	118.30

The result represents a return of all premiums paid with about 3 per cent. compound interest, and the risk carried free.

Supposing the actual cost of carrying the risk to be \$12.40 per annum, a low figure, then the balance of \$34.55 (the investment portion of the premium) is returned with about 5 per cent. compound interest.

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
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Total Surplus 31st December, 1912, over all liabilities and capital	\$5,331,081.82
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(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