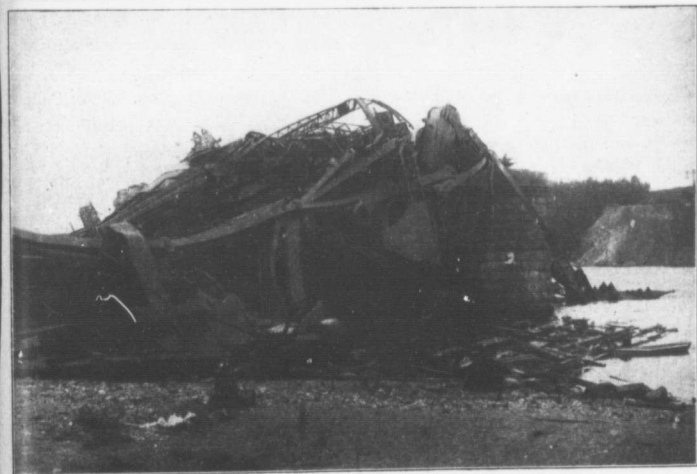
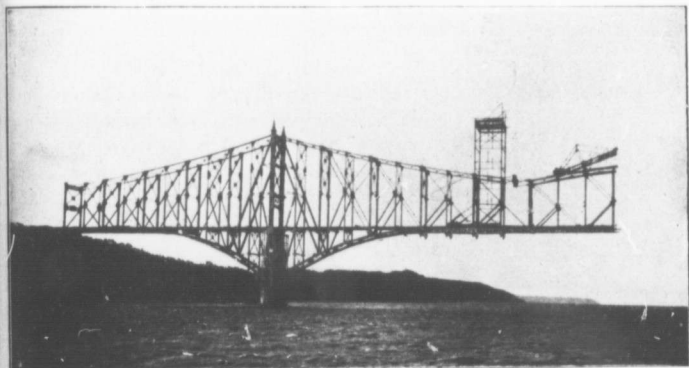


SUNSHINE

VOL. XII.
No. 10

MONTREAL

OCTOBER,
1907



THE AGENCY CONVENTION.—Two Views of the Quebec Bridge as seen by the Convention Party before and after the Great Disaster.

SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

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E. A. MACNUTT,
TREASURER.

Agency Department :

FREDERICK G. COPE,
SUPERINTENDENT OF AGENCIES.

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Reciprocity.

SUNSHINE readers have become familiar with our custom of publishing letters from policyholders, congratulating the Company upon the profits that are being paid to them.

Our reason for doing this is that we much prefer the policyholders to blow the trumpet of praise about the results of our policies than to do it ourselves.

It is more effective.

These letters have a human interest ; they show that the paying of money is mutually interchangeable between Company and policyholder.

In the case of the Sun Life of Canada the " Premium Notice " is inevitably followed by the " Dividend Notice," and we presume the latter is more welcome than the former.

This is the kind of mutuality that is of practical value to policyholders.

The policyholders give to the life companies ammunition in the shape of premium income, and they look to the companies to enrich the premium deposits as best they can by safe and profitable investments.

That the Sun Life of Canada overreaches the highest expectations of its policyholders is evidenced by the hearty

tone of the many letters it receives from them.

We are, indeed, thankful for this aid on the part of our policyholders in advancing the interests of the "old Sun Life."

It is bread cast upon the waters that will return in increased business and increasing profits.

The policyholders are the best advertising medium of any company, and the policyholders of the Sun Life of Canada are fulfilling their duty nobly.



The Convention of 1907.

Among the many things that go to make a successful life company, one of the outstanding features is a loyal and energetic agency staff. A company may have every detail of its business in an ideal condition, but unless there is contact with the public by intelligent representatives the company will undoubtedly meet with failure.

Man is a social being. He will plod along alone and do good work, but to enable him to do his best work continually he should from time to time come in touch with his fellow-workers.

This is the reason conventions are so helpful.

This is the reason the Sun Life of Canada years ago decided that the bringing together of its principal agency men of Canada and the United States would be to the Company's benefit.

That it has accomplished what was intended is evidenced by the *esprit de corps* of the Company's agency staff.

The convention this year was "up the Saguenay," the resting place being Murray Bay at the Manoir Richelieu—that palatial summer palace of the Richelieu and Ontario Navigation Company, with

the prince of hotel managers, Mr. H. M. Patterson in charge.

During the stay at Murray Bay, the business meetings of the Convention were held with Mr. T. B. Macaulay, Secretary and Actuary, in charge, ably assisted by Mr. A. B. Wood, Assistant Actuary, and Mr. F. G. Cope, Superintendent of Agencies. Matters pertinent to the Company's interests were discussed, and much good will result.

In fact the whole trip of the representatives may be said to have been a series of conferences, for the men gravitated into groups on the steamer's deck, comparing notes and exchanging ideas.

One of the principal features of the convention is the agency luncheon.

It is generally conceded that to get the best out of a man he has to be well fed—so the cream of the wisdom of the Agency staff comes to the surface around the luncheon table.

The party were fortunate in having Hon. Jas. V. Barry, the Insurance Commissioner of Michigan, with them. Mr. Barry may be considered to be more of an International than a State Commissioner, for his sound judgment has made him a marked man among the insurance men of America. Mr. Barry is also one of the best after-dinner speakers in the country, and the selection of him as toast-master marked the event at once a success.

As is usual at luncheons of this kind every one has something to say, the different phases of the Company's work received due consideration, but as we were unavoidably absent we regret we cannot give a detailed report. A pleasing event of this occasion was the presentation of a silver tea service from the agency staff to Mr. F. G. Cope, the Company's very able superintendent of agencies. Mr. Macaulay, in making the presentation, said many nice things about

Mr. Cope, which were well deserved. The Sun Life of Canada has in Mr. Cope a most capable officer. It is understood that every agency man who visits Head Office for the next year shall have "tea" with Mr. Cope—to see the tea service in active operation.

Everybody regretted the absence of the honored president of the Company, who was down at his island paradise—Brackley Beach—and the wires were used to convey to him the loyalty and esteem of the staff. The jovial Scot, Mr. A. S. Macgregor, who was detained from the convention by an accident was also remembered.

The party returned after four days together, feeling physically better and possessing a wider knowledge of the operations of the Company and better acquainted with the Head Office officials, all of which means an even larger volume of good business to the Company during the coming months.

Just Among Ourselves.

Mr. J. C. Stanton, Jr., Manager of the Montreal city branch, we are sorry to say, is a typhoid fever prisoner at his home. We are pleased to state, however, that he is on the road to recovery.

We regret to learn that death has entered the home of Mr. A. S. Macgregor, of London, Ont. His son, Bert., died on the 23rd ult. Mr. and Mrs. Macgregor have our sincere sympathy.

Mr. W. B. Macnamara, Winnipeg, has joined the staff of the Western Foreign Department and is *en route* to the West Indies.

Mr. Barnes Moss, manager for North China, has been home on furlough and spent some days at Head Office. Mr. Moss is one of the Company's largest producers.

The St. Lawrence and the Saguenay.

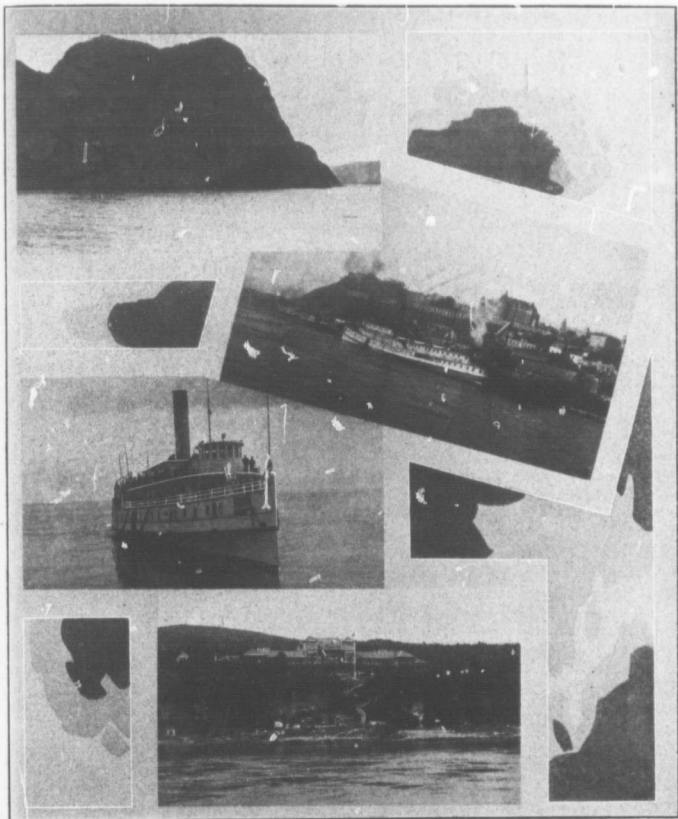
John Burroughs, in one of his classic nature books, gives an admirable sketch of the St. Lawrence and Saguenay. As the Company's Convention referred to elsewhere in this issue was in most part on the St. Lawrence and the Saguenay. We give a few paragraphs from Mr. Burroughs's enchanting description:

As we neared Point Levi, opposite Quebec, we got our first view of the St. Lawrence. "Hud of rivers!" exclaimed my friend, "Yet unsung!" The Hudson must take a back seat now, and a good way back. One of the two or three water-courses of the globe is before you. No other river, I imagine, carries such a volume of pure cold water to the sea. Nearly all its feeders are trout and salmon streams, and what an airing and a bleaching it gets on its course. Its history, its antecedents, are unparalleled. The great lakes are its camping-grounds; here its hosts repose under the sun and stars in areas like that of states and kingdoms, and it is its waters that shake the earth at Niagara. Where it receives the Saguenay it is twenty miles wide, and when it debouches into the Gulf it is a hundred. Indeed, it is a chain of Homeric sublimities from beginning to end. The great cataract is a fit sequel to the great lakes; the spirit that is born in vast and tempestuous Superior takes its full glut of power in that fearful chasm. If paradise is hinted in the Thousand Islands, hell is unveiled in that pit of terrors.

Its last escapade is the great rapids above Montreal, down which the steamer shoots with its breathless passengers, after which, inhaling and exhaling its mighty tides, it flows calmly to the sea.

The St. Lawrence is the type of nearly all the Canadian rivers, which are strung with lakes and rapids and cataract, and are full of peril and adventure.

Here we reach the oldest part of the continent, geologists tell us; and here we encounter a fragment of the Old world civilization. Quebec presents the anomaly of a mediæval European city in the midst of the American landscape. This air, this sky, these clouds, these trees, the look of these fields, are what we have always known: but these houses, and streets, and vehicles, and language, and physiognomy are strange. As I walked upon the grand terrace I saw the robin, and king-bird, and song-



THE AGENCY CONVENTION.

Cape Trinity,

Embarking at Quebec.

On the Way Down the St. Lawrence.

Manoir Richelieu, Murray Bay.

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sparrow, and there in the tree, by Wolfe's Monument, our summer warbler was at home. I presently saw, also, that our republican crow was a British subject, and that he behaved here more like his European brother than he does in the States, being less wild and suspicious. On the Plains of Abraham excellent timothy grass was growing, and cattle were grazing. We found a path through the meadow, and with the exception of a very abundant weed with a blue flower, saw nothing new or strange,—nothing but the steep tin roofs of the city and its frowning wall and citadel. Sweeping around the far southern horizon we could catch glimpses of mountains that were evidently in Maine or New Hampshire; while twelve or fifteen miles to the north the Laurentian ranges, dark and formidable, arrested the eye. Quebec, or the walled part of it, it situated on a point of land shaped not unlike the human foot, looking north-east, the higher and bolder side being next the river, with the main part of the town on the northern slope toward the St. Charles. Its toes are well down in the mud where this stream joins the St. Lawrence, while the citadel is high on the instep and commands the whole field. The grand Battery is a little below, on the brink of the instep, so to speak, and the promenader looks down several hundred feet into the tops of the chimneys of this part of the lower town, and upon the great river sweeping by north-eastward like another Amazon. The heel of our misshapen foot extends indefinitely toward Montreal. Upon it, on a level with the citadel, are the Plains of Abraham. It was up its high, almost perpendicular, sides that Wolfe clambered with his army, and stood in the rear of his enemy one pleasant September morning over a hundred years ago.

To the north and north-east of Quebec, and in full view from the upper parts of the city, lies a rich belt of agricultural country, sloping gently toward the river, and running parallel with it for many miles, called the Beauport slopes. The division of the land into uniform parallelograms, as in France, was a marked feature, and is so throughout the Dominion. A road ran through the midst of it lined with trees, and leading to the falls of the Montmorency. I imagine that this section is the garden of Quebec. Beyond it rose the mountains. Our eyes looked wistfully toward them, for we had decided to penetrate the Canadian woods in that direction.

One hundred and twenty-five miles from Quebec, as the loon flies, almost due north over un-

broken spruce forests, lies Lake St. John, the cradle of the terrible Saguenay.

The Saguenay pushes a broad sweep of dark blue water down into its mightier brother, that is sharply defined from the deck of the steamer. The two rivers seem to touch, but not to blend, so proud and haughty is this chieftain from the north. On the mountains above Tadoussac one could see banks of sand left by the ancient sea. Naked rock and sterile sand are all the Tadoussacker has to make his garden of, so far as I observed. Indeed there is no soil along the Saguenay until you get to Ha-ha Bay, and then there is not much, and poor quality at that.

What the ancient fires did not burn, the ancient seas have washed away. I overheard an English resident say to a Yankee tourist, "You will think you are approaching the end of the world up here." It certainly did suggest something apocryphal or ante-mundane—a segment of the moon or of a cleft asteroid, matter dead or wrecked. The world-builders must have had their foundry up in this neighborhood, and the bed of this river was doubtless the channel through which the molten granite flowed. Some mischief-loving god has let in the sea while things were yet red-hot, and there has been a time here. But the channel still seems filled with water from the mid-Atlantic, cold and blue-black, and in places between seven and eight thousand feet deep (one and a half miles). In fact the enormous depth of the Saguenay is one of the wonders of physical geography. It is as great a marvel in its way as Niagara.

It was a bright and flawless midsummer day that we sailed down the Saguenay, and nothing was wanting but a good excuse for being there. The scenery culminates at Cape Eternity, where the rocks rise sheer from the water to a height of eighteen hundred feet. This view dwarfed anything I had ever before seen. There is perhaps nothing this side the Yosemite chasm that equals it, and, emptied of its water, this chasm would far surpass that famous cañon, as the river here is a mile and a quarter deep. The bald eagle nests in the niches in the precipice, secure from any intrusion. Immense blocks of the rock had fallen out, leaving areas of shadow and clinging overhanging masses that were a terror and fascination to the eye. There was a great fall a few years ago, just as the steamer had passed from under and blown her whistle to awake the echoes. The echo came back, and with it a part of the mountain that astonished more than it delighted the look-

(Concluded on page 141).

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THE AGENCY CONVENTION.
 Snapshots taken at different times.



THE AGENCY COMMISSION OF 1907.
TAKEN AT BAY.

(Concluded from page 140).

ers-on. The pilot took us close around the base of the precipice that we might fully inspect it. And here my eyes played me a trick the like of which they had never done before. One of the boys of the steamer brought to the forward deck his hands full of stones that the curious ones among the passengers might try how easy it was to throw one ashore. "Any girl ought to do it," I said to myself, after a man had tried and had failed to clear half the distance. Seizing a stone, I cast it with vigor and confidence, and as much expected to see it smite the rock as I expected to live. "It is a good while getting there," I mused, as I watched its course; down, down it went; there, it will ring upon the granite in half a breath; no, down—into the water, a little more than half way! "Has my arm lost its cunning?" I said, and tried again and again, but with like result. The eye was completely at fault. There was a new standard of size before it to which it failed to adjust itself. The rock is so enormous and towers so above you that you get the impression it is much nearer than it actually is. When the eye is full it says "here we are," and the hand is ready to prove the fact; but in this case there is an astonishing discrepancy between what the eye reports and what the hand finds out.

Cape Trinity, the wife of this colossus, stands across a chasm through which flows a small tributary of the Saguenay, and is a head or two shorter, as becomes a wife, and less rugged and broken in outline.



Death of Mr. J. Macdonald Oxley, the First Editor of Sunshine.

Our readers will learn with profound regret that Mr. J. Macdonald Oxley, the well-known writer of stories for boys, died on Sept. 9th, at his home in Toronto. He had been in declining health for some months, and seriously ill for about six weeks. He is survived by his widow, two daughters and three sons.

Mr. Oxley was about fifty-one years of age. He was born in Halifax, and went to the Halifax Grammar School, being taught there by the late Rev. Archdeacon Gilpin. In 1870 he entered the University of Dalhousie, from which he was graduated in 1874, with honors in his-

tory. He then studied law in his native city, and became articled in the office of his uncle, the late Judge Henry, of the Supreme Court of Canada. He subsequently attended the Law School of Harvard University, in the years 1876-7. He was admitted to the Bar of Nova Scotia, and practised law in Halifax for about five years. In 1882 he received an appointment in the Marine and Fisheries Department at Ottawa. Afterwards he went into the employ of the Sun Life Assurance Company of Canada as manager of the English Department of the Montreal City branch. He was the first Editor of SUNSHINE from the initial number of January, 1895, until August, 1899. For the last eight years or so Mr. Oxley has lived in Toronto.

Early in life Mr. Oxley began to write for papers and magazines, among them *The Atlantic Monthly*, and for a while reported for Halifax newspapers. He was also known as a lecturer, Hawthorne being the subject of one of his best addresses. Latterly he was connected with the Macmillan Company. But it was as a writer of boys' books that his name is most familiar. Among the best known of the two dozen or more books are "Up Among the Ice Floes," "Diamond Rock," "The Romance of Commerce," and "The Swing by the Sea." He had an easy, fluent style, both as writer and as speaker, possessed a deep fund of information, and was an indefatigable worker, and always aimed not merely to amuse, but to instruct and educate. Mr. Oxley was a star in the literary firmament, and his work did honor to Canada, his native land.



Do It Now!

It is now "after vacation" and it is in order to give a thought to that life policy you promised yourself at the beginning of summer.

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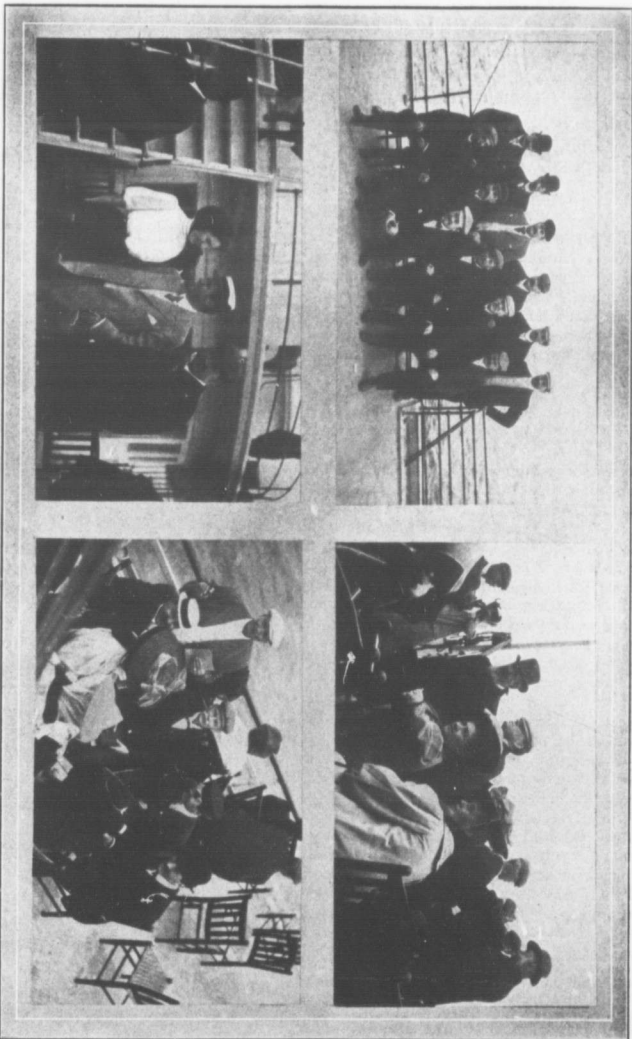
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H. C. Peed with his usual smile.

THE AGENCY CONVENTION.

Viewing the Wonders of the Siguemay.
The Astrophysic Friends.



Mark Twain as an Orator.

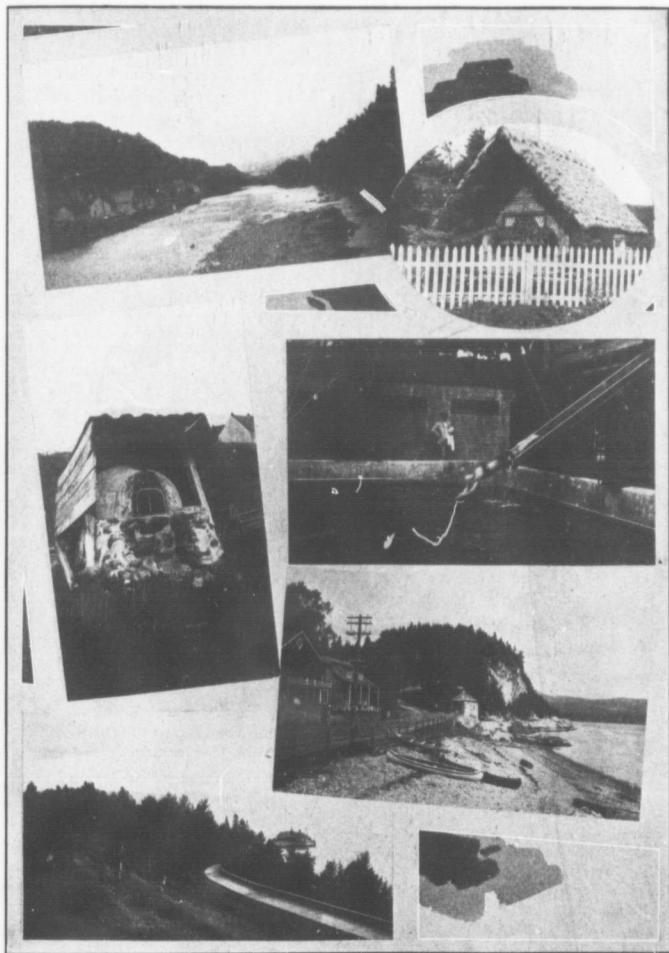
Never before have we thought of Mark Twain as an orator until T. P., in T. P.'s Weekly, tells us in his own inimitable style that the world-famed humorist is, along with his many other accomplishments, an Orator. The peroration of Mark Twain's speech at a banquet, presided over by Mr. Birrell, is said by T. P. to have been among the finest things he had ever heard. Here it is :

Home is dear to us all, and I am now departing for mine on the other side of the ocean. Oxford has conferred upon me the loftiest honor that has fallen to my fortune, the one I should have chosen as outranking any and all others within the gift of men or States to bestow upon me. And I have had, in the four weeks that I have been here, another lofty honor, a continuous honor, an honor which has known no interruption in all these twenty-six days, a most moving and pulse stirring honor; the hearty hand-grip and the cordial welcome which does not descend from the pale gray matter of the brain, but comes up with the red blood out of the heart! It makes me proud, and it makes me humble. Many and many a year ago I read an anecdote in Dana's "Two Years Before the Mast." A frivolous little self-important captain of a coasting sloop in the dried-apple and kitchen furniture trade was always hailing every vessel that came in sight, just to hear himself talk and air his small grandeurs. One day a majestic Indiaman came ploughing by, with course on course of canvas towering into the sky, her decks and yards swarming with sailors, with macaws and monkeys and all manner of strange and romantic creatures populating her rigging, and thereto her freightage of precious spices lading the breeze with gracious and mysterious odours of the Orient. Of course the little coaster-captain hopped into the shrouds and squeaked a hail: "Ship ahoy! What ship is that, and whence and whither?" In a deep and thunderous bass came the answer back, through a speaking-trumpet: "The Begum of Bengal, a hundred and twenty-three days out from Canton—homeward bound! What ship is that?" The little captain's vanity was all crushed out of him, and most humbly he squeaked back: "Only the Mary Ann—fourteen hours out from Boston, bound for Kittery Point with—with nothing to speak of!" The eloquent word "only" expressed the deeps of his stricken humbleness.

And what is my case? During perhaps one hour in the twenty-four—not more than that—I stop and reflect. Then I am humble, then I am properly meek, and for that little time I am "only the Mary Ann," fourteen hours out, and cargoed with vegetables and tinware; but all the other twenty-three my self-satisfaction rides high, and I am the stately Indiaman, ploughing the great seas under a cloud of sail, and laden with a rich freightage of the kindest words that were ever spoken to a wandering alien, I think; my twenty-six crowded and fortunate days seem multiplied by five, and I am the Begum of Bengal, a hundred and twenty-three days out from Canton—homeward bound!

A wonderful bit of literature you will see at once, says "T. P.," but that is not the reason I transfer it to these columns; it is because of the extraordinary way in which it was delivered, and its marvelous effect.

The audience sat in spell-bound and almost painful silence, and the voice rang out in the stillness—very quiet, very self-controlled, but clear as the bells whose chimes reach you on a far-off hill from the belfry in the chapel of your native town. And at last the audience could restrain itself no longer; and when in rich, resonant, uplifted voice Mark Twain sang out the words: "I am the Begum of Bengal a hundred and twenty-three days out from Canton," there burst forth a great cheer from one end of the room to the other. It seemed an inopportune cheer, and for a moment it upset Mark Twain, and yet it was felicitous in opportuneness. Slowly, after a long pause, came the last two words—like that curious detached and high note in which a great piece of music sometimes suddenly and abruptly ends—"Homeward Bound." Again there was a cheer; but this time it was lower; it was subdued; it was the fitting echo to the beautiful words—with its double significance—the parting from a hospitable land; the return to the native land—wail and pæan, pæan and wail. It is only a great *littérateur* that could conceive such a passage; it is only a great orator that could so deliver it.



THE AGENCY CONVENTION.

Along the Murray River, Murray Bay.

Old Bake Oven, Murray Bay.

The Walk to the Wharf, Murray Bay.

A Pretty Thatched Cottage, at Murray Bay.

Director Cushing taking a Header.

A Snap of Point-au-Pic.

A PAGE OF SATISFACTION.

50 HIGHFIELD STREET,
LEICESTER, Eng., July 2, 1907.

Mr. G. E. REID,
93 Queen Victoria Street,
London, E.C.

Dear Sir,—I am greatly surprised and of course gratified at your communication of this morning. It is a splendid bonus. I enclose receipt and shall be glad to receive cheque.

Yours faithfully,
CHARLES RIDGE.



BALCONIE STREET,
EVANTON, 6th August, 1907.

Mr. J. R. MACLENNAN,
86 High Street,
Dingwall.

Dear Sir,—I am in receipt of your letter and enclosure of £5 17 as profits on my policy 56727. I am really very much obliged to you, and beg that you will send my most hearty thanks to the Sun Life of Canada. Profits to amount enclosed were quite unlooked for by me, and I wish the Company continued and increasing success.

With many thanks, I am,
Yours very truly,
JOHN MACLENNAN.



53 DALHOUSIE STREET,
QUEBEC, Sept. 2nd, 1907.

T. B. MACAULAY, Esq.,
Sun Life Assurance Co. of Canada,
Montreal, Que.

Dear Sir,—I have your favor of the 14th ult., advising the division of profits for the five years ending Sept. 1st, 1907, and am very much pleased to note that this gives me \$142.10. This is certainly a result upon which you are to be congratulated, and speaks well for the skill with which the funds of the assured have been handled by your Company.

I have forwarded the receipt for the \$142.00 to your representative here as requested.

Yours truly,
WM. M. MACPHERSON.

GRAND RAPIDS, Mich., Sept. 24th, 1907.

Messrs. GODFREY BROTHERS,
Managers Western Michigan,
Sun Life of Canada,
Grand Rapids, Mich.

Gentlemen,—I beg to acknowledge receipt of bonus addition for the last five years of \$263.00 to my \$3,000.00 Ten Pay Life policy, now making my assurance (with previous addition) worth \$3,398.00. I consider it one of my first class investments, my paid-up assurance being 42½% over premiums paid.

Will you kindly allow me to thank the Company and congratulate it upon its success, and heartily recommend the Sun Life to anyone contemplating assurance.

Yours sincerely,
M. SHANAHAN,
(Vice-President Bissel Carpet Sweeper Co.)



MUKDEN,
BRITISH CONSULATE GENERAL,
June 20th, 1907.
Re No. 57081.

Dear Sir,—I beg to acknowledge receipt of your letter of 24th April inclosing dividend certificate for bonus addition to above policy on my life for £66 10 0. I note your remarks on the status of the Company and prospects for the future. The good results shown are very gratifying.

Yours faithfully,
H. E. FULFORD.

THE SECRETARY,
Sun Life Assurance Company of Canada,
Montreal.

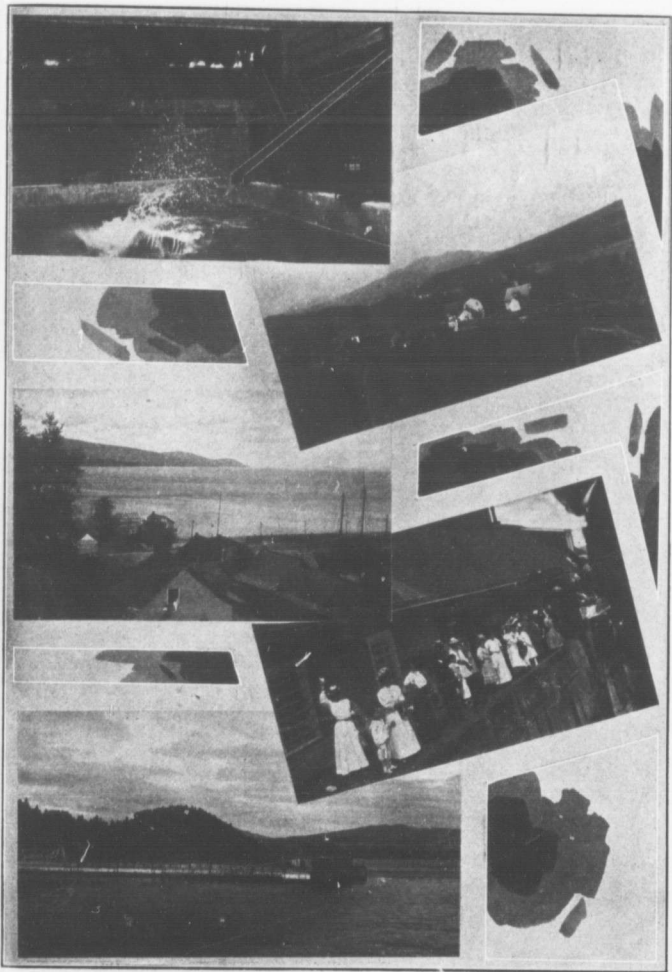


WINNIPEG, Aug. 27th, 1907.
Re Policy 11508.

Dear Sir,—The amount of the profits declared on the above policy was to me a very pleasant surprise, and I trust this stalwart old company may long continue to delight its policyholders.

Believe me,
Yours faithfully,
H. M. HOWELL.

EDWIN S. BAKER, Esq.,
Sun Life Assurance Co. of Canada,
Winnipeg.



THE AGENCY CONVENTION.

Director Cushing is Somewhere in the Foam.

A View of the Village of Murray Bay.

A View of the Noble St. Lawrence, from Manoir Richelieu,
Murray Bay.

Goodbye to Murray Bay.

The Wharf at Murray Bay.

Some Facts from the Report of 1906

Sun Life Assurance Company of Canada

| | | |
|----------|-------------------------------------------------------------------------------------------------------------------------|----------------|
| 1 | Cash Income from Premiums, Interest, Rents, &c. | \$6,212,615.02 |
| | Increase over 1905 | 495,122.79 |
| 2 | Assets as at 31st December, 1906 | 24,292,692.65 |
| | Increase over 1905 | 2,983,307.83 |
| 3 | Surplus earned during 1906 | 921,721.34 |
| | Of which there was distributed to policyholders entitled to participate that year | 208,658.97 |
| | And set aside to place reserves on all policies issued since December 31st, 1902, on the 3 per cent. basis | 207,763.51 |
| | Surplus over all Liabilities and Capital (according to Hm. Table, with 3½ and 3 per cent. interest) | 2,225,247.45 |
| | Surplus over all Liabilities and Capital Stock, Dominion Government Standard | 3,654,964.81 |
| 4 | Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1906 | 1,980,855.52 |
| 5 | Payments to Policyholders since organization | 15,099,223.87 |
| 6 | Assurances issued and paid for in Cash | 17,410,054.37 |
| 7 | Assurances in force December 31st, 1906 | 102,566,398.10 |

The Company's Growth

| | Income. | Net Assets exclusive of Uncalled Capital. | Life Assurances in force. |
|-----------------------|---------------------|----------------------------------------------|------------------------------|
| 1872 | \$ 48,210.93 | \$ 96,461.95 | \$ 1,064,350.00 |
| 1876 | 102,822.14 | 265,944.64 | 2,414,063.32 |
| 1881 | 182,500.38 | 538,523.75 | 5,010,156.81 |
| 1886 | 373,500.31 | 1,573,027.10 | 9,413,358.07 |
| 1891 | 920,174.57 | 2,885,571.44 | 19,436,961.84 |
| 1896 | 1,886,258.00 | 6,388,144.66 | 38,196,890.92 |
| 1901 | 3,095,666.07 | 11,773,032.07 | 62,400,931.00 |
| 1906 | 6,212,615.02 | 24,292,692.65 | 102,566,398.10 |

Head Office - - - Montreal