

SUNSHINE

Vol. XXI

MONTREAL

No. 2, 1916

A NUMBER FOR WOMEN



*Campbell Studios.
New York*

"MOTHERHOOD"



THE MOTHERS OF MEN

THE bravest battle that was ever fought!
Shall I tell you where and when?
On the maps of the world you will find it not—
'Tis fought by the mothers of men.

Nay, not with cannon or battle shot,
With sword or nobler pen!
Nay, not with eloquent words or thoughts
From the mouths of wonderful men.

But deep in a walled-up woman's heart—
Of woman that would not yield,
But bravely, silently, bore her part—
Lo, there is that battlefield!

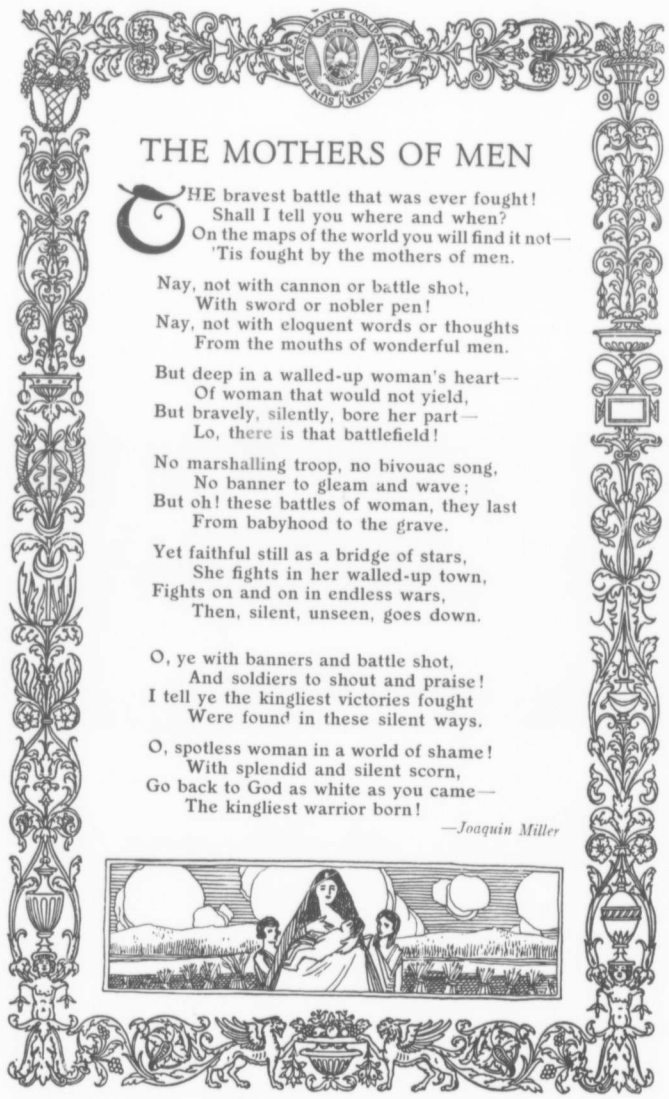
No marshalling troop, no bivouac song,
No banner to gleam and wave;
But oh! these battles of woman, they last
From babyhood to the grave.

Yet faithful still as a bridge of stars,
She fights in her walled-up town,
Fights on and on in endless wars,
Then, silent, unseen, goes down.

O, ye with banners and battle shot,
And soldiers to shout and praise!
I tell ye the kingliest victories fought
Were found in these silent ways.

O, spotless woman in a world of shame!
With splendid and silent scorn,
Go back to God as white as you came—
The kingliest warrior born!

—Joaquin Miller



SUN LIFE ASSURANCE COMPANY OF CANADA

AT HEAD OFFICE, MONTREAL

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

THE TWENTIETH CENTURY WOMAN



WOMAN is, has always been, and will always be, the race figure of all time. Bearing and rearing the young of the world is woman's work. Upon her also falls, in large measure, the no less supreme responsibility of child-training, for it is her hand which has first moulded the ideals and character of all children of all generations. "Mother of men" the twentieth century woman still is, and must be; and, to her, as such, the world of mankind pays feeling tribute the depth of which no words can express.

Yet the esteem in which woman is held to-day has not always been accorded her; her present proud status has not come without conscious struggle. In days primeval, she was a hewer of wood, a drawer of water and a tiller of the soil at the behest of man, her master. But, mysterious and irresistible as the tides of the sea, the urge and surge of the social and economic forces of the Christian era have borne her forward and upward until the woman of this, the twentieth, century stands on a plane unoccupied before by any woman this humanity has known.

THE woman of to-day encompasses within her sway, not alone the hearth, but also a multitude of departments of human activity once thought beyond her powers, if not her understanding. It is not so long ago that, to her, our institutions of higher learning were barred. Now, women graduates in science, letters, art and music equal, or surpass, their fellows in ability and erudition, if not in numbers. In the private and primary schools of the world, women monopolize the teaching of children; not a few have donned the cap and gown of the university professorate and fill our chairs of learning with conspicuous ability. Unknown in the professions a few years since, their names now adorn the scrolls of our practitioners of medicine and law. Into the marts of trade woman has come, and, to-day, in office and factory she not only performs clerical work with skill and efficiency, but occupies positions of high executive trust

and responsibility. By slow, yet sure, degrees her power is being felt in the world of politics. Ever the friend of the suffering and oppressed, she takes her place in the vanguard of fighters for social and moral betterment and uplift.

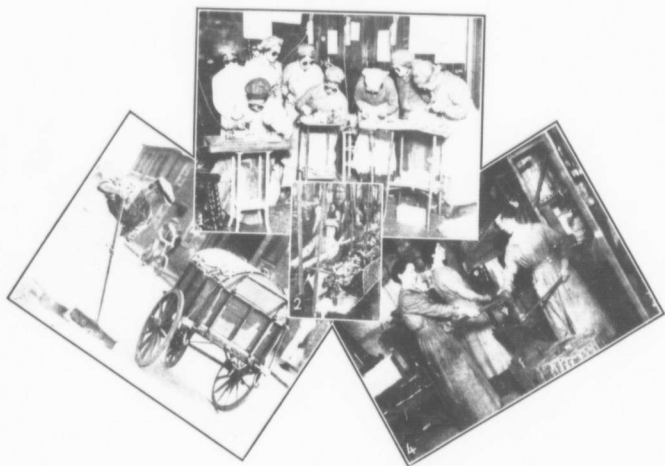
BUT, powerful during the opening years of the century as was the trend towards equal work and equal rights for women, in the past few months the movement has received an irresistible impulse. Among the warring nations to-day the sphere of woman has widened abruptly. We see women decorated for courage under shell-fire. We hear of hospitals endowed by women in which all the doctors, nurses and attendants are women. We see women organizing effectively for the relief of the wounded in the field and of the destitute and stricken at home. We see her battling with the problem of unemployment. We see her carrying all before her in even less accustomed rôles, for the absorption of the man-power of the nations in war activities has thrust upon woman the burden of keeping the wheels of industry and commerce in motion. We see her manning the lathes and forges of the factories of Europe. We see her increasingly and successfully employed upon railways as ticket-collector, booking-clerk and even as porter. She is taking her brother's place as ploughman, chauffeur, gardener, cashier or clerk in establishments which heretofore employed none but men. Nor is this movement confined to one country or one continent. It is worldwide and epochal in its scope. Thrust by cosmic forces into the full stream of the professional and industrial occupations of our modern civilization, the woman of to-day is bearing her full share in the creation and conservation of the wealth of nations.

FIRMLY established as an integral and indispensable part of our financial and industrial fabric, the woman of the twentieth century is earning money. For the first time, perhaps, she is learning the cost of money in human effort—she is learning how much blood and brain and sweat go to the earning of a



CANADIAN NURSES FOR OVERSEAS SERVICE

H.R.H. the Duke of Connaught, Governor-General of Canada, inspecting a group of nurses about to leave for Europe with the McGill University Hospital Corps.



WOMAN'S WORK IN WAR-TIME

1. English women using acetylene blow-pipes in welding metal parts of aeroplanes.
2. Women at work on lathes making shells.
3. A woman of Marlow sweeping the roads.
4. Women in the welding shops of an English factory forging the sockets for jointed tent-poles.

dollar. For her the pleasant myth of the inevitability of the pay envelope is passing. She works and earns, and she is tragically aware on how slender a thread industrial permanence hangs. The battle is to the strong. But even more than the purchasing power of labour, the twentieth century woman is learning the purchasing power of money. In women to-day is vested three-fourths of the world's purchasing power, the disbursement of ninety-five per cent. of the incomes of married men. Thus it is that women to-day are clearly seeing the necessity of equipping themselves to conserve as efficiently as men shall provide.

THE result of this new and intimate view of life is expressing itself in woman's increasingly astute estimate of moral, spiritual and material values. The woman of yesterday was fatalistic; the woman of to-day is rational. She has learned to look ahead; for faith she has substituted deeds. As against a future that she trusts will be provided for, the twentieth century woman is learning to insist on adequate protection definitely assured now.

This notable change in viewpoint finds no clearer expression than in the attitude of the woman of to-day towards life assurance. Time was when she understood but little of its beneficent nature; but with an increasing knowledge of its purpose and methods there has come to her a fuller appreciation of the inestimable benefits it confers on her sex. Faced with the baffling problem of saving out of her earnings for her own older years, and handicapped too often by the imperative necessity of at the same time providing for the future of aged parents or younger brothers and sisters, the self-dependent business and professional woman of to-day finds in Endowment assurance the ideal way of attaining both ends simultaneously and with absolute certainty. Time was when married women, through superstition or prejudice, objected to life assurance for their husbands on the ground that the very act of assuring shortened life. Happily this false impression has been removed. The woman of to-day knows that the peace of mind her husband derives from the knowledge that his wife and children are fully provided for, a peace of mind life assurance alone can impart, tends to increase rather than decrease longevity. Some wives and mothers there are who, with true womanly self-forgetfulness, shrink from imposing on their husbands whatever self-sacrifice may be necessary for the payment of life assurance premiums. But these are a fast decreasing minority. The mother of to-day is coming to regard life assur-

ance as a part of the fulfilment of the marriage contract. More and more she is beginning to see in it a partial compensation for her voluntary self-sacrifice in undertaking marital duties which unfit her for making a pleasant living under modern conditions for herself and her children should her husband die. She is going even farther. She is assuring her own life for the benefit of her children to ensure for them, in case of her death, the care and the opportunities that would be theirs should she live.

BUT there are yet, perhaps, some women whose attention has not been arrested by the opportunities afforded by the greatest gift this civilization offers them. And since mainly for women was the whole vast and superb fabric of life assurance woven, it is well that they know its various aspects as these aspects relate to their welfare and that of their children. To accomplish this as far as may be, and to pay tribute to the awakened twentieth century woman, who is responding so astoundingly to the new and sudden demands made upon her, is this Woman's Number of SUNSHINE issued.



A "SISTER OF MERCY"

Just one of the vast army of women engaged to-day in nursing the sick, the wounded and the dying.

—Underwood & Underwood, N.Y.



WIVES OF RULERS OF THE WARRING NATIONS

The Queen of Montenegro

Queen Eleanor of Italy
Queen Mary of England

The Czarina of Russia

The Empress of Germany
The Empress of Japan

Madame Poincare, wife of the President of France
Queen Elizabeth of Belgium

HOW JOHN MADE SAFE OUR FUTURE



[EDITOR'S NOTE.—This interesting little story was written by a member of the editorial staff of *Everywoman's World* and appeared in a recent issue of that magazine. It voices from an independent viewpoint a woman's appreciation of life assurance, and has a direct message for the wife and mother who is not fully persuaded of the vital value of life assurance for home protection.]

JOHNS salary was a very tiny one when we began our house-keeping in three rooms on the top floor of an old-fashioned house.

In five years, the salary, crept to two thousand dollars, the three rooms stretched to a house, and our family numbered four. At that point the family and house and salary stayed, while five more years flew by.

Then suddenly, out of a clear sky came fluttering the big opportunity.

John's firm must send a man out to the Pacific coast to oversee some important work, and they had chosen my John for the mission. It meant not only a good increase in salary, but a bonus of two thousand dollars if the work were completed within the time specified in the contract. But it meant, too, that for a whole year John must remain in Vancouver, thousands of miles from his family!

After the first shock of it, I was reasonable. Obviously, I could not take Jack and Dorothy to live for a year in a construction camp, nor could I go without them. And when I realized that the big opportunity assured John's business future, the children's education, the pretty home for which we longed, I hushed my misgivings and rejoiced and planned almost as eagerly as John did.

The night before he was to leave, John brought out a long envelope and spread a big, legal-looking document on the table before me.

"I just want to explain to you about this life assurance policy," he said, as casually as if he were speaking of a grocery bill. "You see—why, dearest, what's the matter?"

For I was staring at him wildly, struggling against the overwhelming, terrified misery that had engulfed me so suddenly.

"You've got your life assured!" I gasped. "You think something is going to happen to you. You didn't tell me—I never dreamed that your work out there would be dangerous!"

"It isn't dangerous. Just as safe and sane as what I do at home. Whatever put that idea into your head?"

"You've got your life assured! Doesn't that show that you know you are going into danger? I won't have it! I wouldn't touch assurance money—it's putting a price on your life. Why, just knowing that you are assured makes me feel that you are going to die!"

John—dear, patient John, who had lived through ten years of my mental tumults!—looked at me calmly across the big document.

"I am going to die, some time," he said. "The one absolutely certain thing in life is death. And I have carried a thousand dollars straight life assurance for nearly fifteen years, so you see that being assured has not brought me to an untimely end. And speaking of that, I happen to know that Tom Riverton's life might have been saved had he carried life assurance."

"Tom Riverton!" I exclaimed, incredulously. "He died of fever."

"Yes, and Tom's physician told me that it was impossible to reduce the fever because the patient was in such a state of mental agitation. He realized that he was a very sick man, and he literally worried himself to death over the fact that he would leave his wife and children absolutely penniless.

"Don't you see, dear, that the peace of mind which would be mine in the thought that you and the children are provided for, would steady and help me through any illness which I might have?"

That argument appealed to me instantly. I began to feel more cheerful.

"This new policy," John went on, "provides that in case of my death you receive a monthly income throughout your life. In case we both live a good old age we can, in our later days, enjoy the income together. Is there anything terrifying about that?"

I had to admit that there was not. Now that my first foolish excitement was over I felt a new sense of security in knowing that the chil-

dren's comfort and education were assured. I was all interested attention.

"But I don't understand about the monthly income," I said. "Jennie Dane got all her money at once, when her husband died."

"Yes, and what became of Jennie's money? Her brother persuaded her to invest it in a gold-mining company that promised twelve per cent. on the investment. Of course the money was lost, and Jennie is clerking in a store now."

"Do you think I would be so foolish as that?" My pride was hurt, now. "You've always admitted that I have good sense about money."

"And you have, so far as your experience goes. But your experience has been with a monthly income, not with a lump sum of money. Why should you have imposed upon you the study of investments or the burden of business? You have never cared for business. Wouldn't you rather have your cheque come in the mail on the first day of each month, with no thought or care from you?"

I admitted that I would. I haven't a business head.

Doubtless you are expecting me to tell how John met with a fatal accident and never came back to me. But this is not that kind of story. My husband returned at the end of the year, healthy and happy, with the two thousand dollar cheque in his pocket.

But I know that the life assurance policy made the long year of separation infinitely easier for both of us. And I wonder now how I ever lived before I had this blessed feeling of peace and security about the future.

Understanding the subject as I do now, if I were a wife and my husband carried no life assurance I should not rest until I had led him to take the step which would protect my children against possible poverty, lack of education, or the loss of the care-free childhood to which they have a right.

I should remember that the rate for life assurance goes up rapidly as a man's age advances. The younger he is when he takes out the policy, the cheaper he gets it.

I should remember, too, that only a healthy man can get assurance; that if my husband's health should fail, no company would then take the risk of assuring him.

Perhaps you are thinking now, as I find many women do think, that if your John should lose his job and you failed to make one yearly payment, you would lose all that you had put into assurance.

The fact is that after three payments are made, the company itself will buy back the policy, if you so desire, or will lend you money to make the payment and charge only six per cent interest for the loan. The company is figuring its profit and loss on thousands of policies, not on your single one.

No, of course all assurance companies are not equally trustworthy. But it is not a difficult matter to make a wise choice. For instance, there are companies that have won national reputations on square-dealing—and they simply have to live up to the confidence they have won. But if you are considering the merits of a smaller company, there is your banker to consult. Don't make the mistake of going to someone for advice simply because he is a friend. Ask the one who, because of actual contact with such things, knows.

If my husband were not interested in life assurance I should know that it was because it had not been brought to his attention in the right way, and I should find, and use, exactly the right method of approach to the subject.

A reasonable man has only to picture his family's future—safe on the foundation he laid for it, or, wrecked by his death or disability, being painfully rebuilt by hands he would give all to save from disaster.



QUEEN MARY OF ENGLAND INSPECTING A DIVISION OF CANADIAN TROOPS ABOUT TO EMBARK FOR FRANCE.



MRS. T. B. MACAULAY

Honorary President of the "Sunbeam Patriotic Club."

THE "SUNBEAM PATRIOTIC CLUB"

WHILE all honour is due the many members of our Head Office Staff who are braving shot and shell on active service overseas, not less credit is due the ladies of the Staff who since August, 1914, have been busily engaged in the womanly work of sewing and knitting for the boys at the front.

The members of the "Sunbeam Patriotic Club" have demonstrated the capacity of the twentieth century woman for efficiency and continuity of effort. Promptly organized, as they were, at the very outbreak of hostilities, one might easily have thought that long 'ere this the ladies of the Club would have tired of their self-appointed task. But not so. Quietly, but none the less steadily, the Club and its friends have worked through all the past twenty months with results that are very surprising and creditable indeed.

Financed entirely by the Officers and Staff of Head Office, except for some generous donations from Branch Managers, the Club has received and disbursed the large sum of \$1671.54. The number of articles made by the ladies to date totals 6169—truly an imposing exhibit. To various Montreal battalions and

to individual soldiers at the front have been distributed 1059 pairs of socks, 340 housewives, 224 caps, 584 mufflers and 706 pairs of wristlets; to Cliveden, Shorncliffe, Le Touquet and other hospitals have gone suitable supplies including 980 bandages, 154 bed socks, 261 pillow cases, 517 towels, 24 suits of pyjamas and 112 cotton and flannel shirts. Warm articles have also been sent to sailors in the North Sea and on board the "Niobe"; bed comforters and children's garments have gone to the Children's Memorial Hospital, to Queen Mary's Needlework Guild and to individual soldiers' families; magazines and other reading matter have been sent to soldiers on guard at detention camps and munition plants and to troop-ships leaving the Port of Montreal, while at Christmas 45 comfort bags, each containing 18 articles were forwarded to the front.

In the light of such contributions to the Empire's cause, is it a matter of wonder that scores of letters have been received by the Club from the military authorities and from individual soldiers voicing the deep sense of gratitude they feel?

Through the columns of *SUNSHINE* the members of the Club desire to thank the many friends who have knitted and sewed so constantly for them from the beginning. To these friends and to the executive and members of the "Sunbeam Patriotic Club" *SUNSHINE*, in turn, conveys the appreciation felt by the management, officers and men of the Head Office Staff of the very extensive and excellent results accomplished in so good a cause through efforts so timely and fruitful.



"KNITTING SOCKS FOR THE SOLDIERS"

Inmates of the Montreal School for the Blind engaged in the task which now occupies the time and attention of women all over the world.



HER CROSS

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"FOR KING AND EMPIRE"

MEMBERS OF THE HEAD
OFFICE STAFF OF THE
SUN LIFE ASSURANCE
COMPANY OF CANADA
ON ACTIVE SERVICE
OVERSEAS WITH CAN-
ADA'S EXPEDITIONARY
FORCES · 1916



MEMBERS HEAD OFFICE STAFF SUN LIFE ASSURANCE COMPANY OF CANADA ENLISTED FOR ACTIVE SERVICE OVERSEAS, 1916

TOP ROW (reading left to right)—PTE. H. A. NEWGARD, Fifth Canadian Mounted Rifles, C.E.F.; LANCE-CORP. R. MONTGOMERY, 14th Overseas Batt., Royal Montreal Regiment, C.E.F.; FLIGHT SUB-LIEUT. J. G. IRELAND, Royal Flying Corps; PTE. W. A. BARCLAY, 205th Tiger Regiment, Hamilton; LIEUT. J. V. McLEARN, 9th Royal Bn's; LIEUT. DOUGLAS L. MACAULAY, Canadian Pioneers, C.E.F.; SECOND ROW (left to right)—SIGNALLER ALFRED T. HOWELL, 14th Overseas Batt., Royal Montreal Regiment, C.E.F.; PTE. FRED. A. SMART, Princess Patricia's C. L. I.; SIGNALLER JOUS MURRAY, 24th Batt., Victoria Rifles of Canada; PTE. R. MACAULAY CUSHING, Princess Patricia's C. L. I.; SIGNALLER CHAS. HARDMAN, 148th Battalion, Montreal Heavy Brigade; CAPT. PHILIP V. CORNISH, Princess Patricia's C. L. I.; GUNNER W. ERNEST JONES, No. 3 Overseas Battery Siege Artillery, C.E.F.; THIRD ROW (left to right)—LANCE-CORP. ALEX. FRENCH, 13th Overseas Batt., Royal Highlanders of Canada, C.E.F.; CAPT. S. LEWIS ROHR, 14th Overseas Batt., Victoria Rifles of Canada; GUNNER H. T. WARRINER, No. 3 Overseas Battery Siege Artillery, C.E.F.; PTE. C. H. KNOWLES, No. 9 Overseas Field Ambulance, C.E.F.; PTE. GEORGE MANHIRE, No. 9 Overseas Field Ambulance, C.E.F.; GUNNER N. HUGUENIN, No. 1 Overseas Battery Siege Artillery, C.E.F.; PTE. COLLE, 24th Batt., Victoria Rifles of Canada; GUNNER H. T. WARRINER, No. 3 Overseas Battery Siege Artillery, C.E.F.; PTE. C. H. KNOWLES, No. 9 Overseas Field Ambulance, C.E.F.; PTE. GEORGE MANHIRE, No. 9 Overseas Field Ambulance, C.E.F.; GUNNER N. HUGUENIN, No. 1 Overseas Battery Siege Artillery, C.E.F.



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ROBERTSON MACAULAY

"He builded better than he knew,
The conscious stone to beauty grew."

—Emerson

FRASERBURGH is justly proud of her most eminent son, Robertson Macaulay. There are few towns in the North of Scotland that did not envy the far-famed herring fishing port its distinction of being able to number among its natives the President of the greatest financial corporation in the Land of the Maple Leaf.

As one who had occasion to come much in contact with our distinguished townsman during his last visit to the homeland, I desire to place on record at this time my personal impression of the man and his mission.

Although his visit to Fraserburgh was of but a few days duration I had ample opportunity of gaining an inner glimpse into this master mind. The cause of Humanity formed the keynote of his every word and action. Philanthropy and Social Reform were part and parcel of his very being. For his native town he cherished the warmest affection and his special sympathy was manifested in the seafaring class to whom he was ever ready to lend a helping hand, as his liberal donations to local charities amply demonstrated.

In company with Provost Finlayson I had the honour and privilege of conducting Mr. Macaulay over the town, and it was indeed refreshing and stimulating to hear this alert and vigorous personality (then in his 78th year), recount the experiences of his boyhood days in the "Broch." He could also, with evident ease, recall the topography of the town as it was in the days of his childhood, and contrast every street corner with to-day and seventy years ago.

The humble cottage where he was born is still in good preservation and tenanted at the present day. In this little domicile the veteran President of the Sun Life manifested a filial adoration which was touching to behold.

At the phenomenal progress of the town since the days of his boyhood he greatly marvelled. Although of course he was a constant reader of the local newspaper and showed himself to be well informed on Fraserburgh and its men and matters, yet the actual realization of the progress in stone and lime was to him a pleasing revelation. It did one's heart

good to witness the expression on his noble countenance as he beheld the numerous triumphs of the builder's art, and the magnificent new harbour with its accommodation for well nigh one thousand herring fishing vessels. In Mr. Macaulay's boyhood the harbour consisted of a single little tidal basin, whereas to-day it covers an area of over thirty acres.

Well do I remember that calm September evening, when after the enjoying society of Mr. Macaulay, I bade the Grand Old Man farewell. On the doorstep of my domicile, as we heartily shook hands, I expressed the hope that he would return again the following year. With prophetic emphasis he assured me that would be the last time he would gaze on the grim old northern town which gave him birth. Assuredly his vigour and vitality belied the assertion, but alas it was to prove a solemn truth.

Tens of thousands have had reason to bless the schemes inaugurated by the Grand Old Man of Montreal during the past half century. In that vast assurance association radiating from its centre in Canada to every civilized country in the world, Robertson Macaulay has raised a memorial to his own work and worth which bids fair to endure until the end of time.

Of this far-seeing son of Scotia it may truly be said in the words of our National Bard, he was

"Loved at home, revered abroad."

Robert K. Hutchison.

Formerly Editor of the "Fraserburgh Herald," now on Editorial Staff of "Aberdeen Evening Express."

[EDITOR'S NOTE.—Through a regrettable oversight, for which the Editor must accept responsibility, the above tribute to our late President, Mr. Robertson Macaulay, was omitted from the Memorial Number of Sunshine. For the convenience of our readers, we reproduce it in a form permitting of its being filed within the pages of the Memorial Number.

IF HE DIED—WHAT THEN?



ILLS, rolling gently like the swell of the sea, as far as eye could reach, glowing with the thrilling colours of Springtime; great trees trembling with tender, green leaves; dewdrops on sweet, fragrant grass, glittering as though a shower of diamonds had been flung from the sky; beyond the court-yard young vines clambering across the pergola; the morning sun shooting long shafts of light among them, making dancing silhouettes of the leaves on the pavement below.

"Alice—Oh, Alice—look here—" A voice buoyant with youth, vibrant with happiness, clear, sweet, strong—my husband calling me.

I looked in the direction from which he called. The big Boy-Man was down on all fours in the farthest corner of the pergola, our Charles age six, Catherine age four, and John age two—playing circus on his back. I smiled my appreciation of the boisterous, merry holiday mood of my husband and babies and blew two kisses from the tips of my fingers toward them.

Twittering birds, laughing babies, radiant sunshine, colour, light, music, the joyous thrill of Springtime everywhere—the world itself seemed in merry, holiday mood.

I turned back into the library and settled myself in my great arm chair again with my novel. Life could hold no more happiness for any woman. Health, home, husband, children, plenty, all were mine—and over all, permeating all, was the deep, deep peace of the perfect love between the big Boy-Man at play with our babies, and myself.

It was the biggest thing between me and Eternity.

Sometimes in the heart of one hour that stands silhouetted against a whole lifetime, one solitary moment will glow and glow—and then become a keen shaft of light, by which we see all things as they are, swiftly in a flash. Such a moment came to me that wonderful Spring morning when I turned back to my book, the laughter of my husband and children ringing in my ears.

The poignant beauty, the exquisite perfection of my life was suddenly like a light too strong to bear.

"Alice—Oh, Alice!" Again the deep, wonderful voice of my husband, tender when he called my name.

What if he should die! If he died—then what?

The thought came swiftly like a sabre thrust—flashing, gashing.

I had nothing in my consciousness with which to answer it.

Suddenly I seemed to stand in a terrible place alone. It was absolute realization of the possibility of the most awful hour in a woman's life—that hour when her beautiful world crumbles to dust—when she must face the future bereft of her husband, alone with fatherless children.

Suddenly a sense of sickening despair crept over me. The children! Our home! What would become of us if my big, gay, Boy-Man should suddenly die?

All that we had, depended upon his power to earn—greater than the average, and it brought us more than the average of life's blessings. But what if that wonderful, dynamic brain no longer flashed its inspirations?

What if he should die?

For the first time in my life I faced that question. My gripping realization of its meaning—separation from my children, the breaking-up of my home, days and months and years of grinding poverty, hopeless toil for my daily bread and that of my children, my own pitiful inefficiency to meet such awful demands—all these ravaged my brain with anguish in one fierce moment.

I bowed my head on the chair and wept—alone.

"Mother—Mother, Love, what's happened?"

My husband was on his knees beside me, his arms about me.

"I don't know how to tell you," I sobbed, "I was thinking if you died—"

The poet's swift intuition, the scientist's faculty for analysis in my big Boy-Man made him understand my mood.

"Why, suppose I should die, Mother. We've never thought much about that, have we? But it might happen; of course it might. We must think about it. We must begin right away."

The children were still romping in the pergola, and hand in hand like two big children we went out to them.

My husband kept the promise he made me that day. He thought about what would hap-

pen if he died and left me, and he provided for me and our children in event of his death by a twenty thousand dollar life assurance policy.

Nineteen years have passed. The boys have finished University courses and Catherine will marry in the autumn.

The merry laughter of my big Boy-Man—that sweet, vibrant voice surcharged with tenderness for me—still echoes down the years though it has been stilled so long.

A hurried business trip through a stormy country, dismal waits and dreary little way-stations, the swift ravages of fatigue and pneumonia were too heavy odds against even his great strength.

Three days after they brought him home he could no longer hear me when I called his name. The racing pulse and laboured breathing told their own story.

"I know," I said simply, when the doctor came into the library to tell me.

There were terrible days after that, when my reason tottered and my consciousness was submerged by its awful weight of grief.

I could not have lived through that time if I had not been secure in my home, knowing that outwardly, at least, life would go on the same. My little ones were safely provided for and I could collect my strength to meet the demands of their developing souls.

Heart-break is hard to bear, but when destitution, the destruction of that sanctuary called Home, separation from little ones, come with it

I think even God does not want women to bear that without protest.

Some day, when I spring gladly into the arms of my Boy-Man in that place where he awaits me, I'm going to whisper to him how grateful I have been through all these years that he saved me the pain of this thing, by his wonderful response to me that memorable Spring day long ago.



"NO PLACE LIKE HOME."

Even in ordinary times, upon women falls the major part of the world's suffering. To-day there are thousands of women as homeless, hopeless and destitute as these two women photographed among the shell-torn ruins of their home in Northern France.

PRACTICAL HINTS FOR HOUSEKEEPERS

VERDIGRIS ON METAL can be removed by rubbing with liquid ammonia.

TO CLEAN MARBLE. Wash with ammonia and water rather than with soap and water.

TO KEEP WINDOWS FREE FROM FROST. Rub the glass with a sponge dipped in alcohol.

TO REMOVE MILDEW. Soak in butter-milk or lemon juice and place in the sunshine.

DISCOLORED DISHES. Old dingy-looking dishes may be brightened by boiling in strong soapsuds.

PATENT LEATHER. The ordinary shoe blacking is not what is wanted for patent leather. It may be cleaned with sweet oil or with milk.

KEEPING FISH. Vinegar is better than ice for keeping fish. By putting a little vinegar on the fish it will keep perfectly well even in hot weather.

TO BAKE POTATOES IN A HURRY. Put them first in boiling, salted water for ten minutes, then take them out and put them in the oven and they will bake in a short time.

BLOOD STAINS can be removed by peroxide of hydrogen. Drop it on the spot before the blood dries and all colour will immediately disappear, leaving only a bit of foam.

TO REMOVE DUST FROM A SILK PETTICOAT. Use a piece of velvet instead of a whisk broom. The velvet does its work quickly and well and the result is far more satisfactory.

USE FOR LEMON RINDS. Save the lemon rinds for use when washing your hands. The acid will help you to remove stains acquired in cooking. Tomato juice is good for the same purpose.

TO CLEAN ENAMEL-LINED SAUCE-PANS. Fill with cold water to which has been added ammonia in the proportion of one teaspoonful to a pint. Let boil for twenty minutes and rinse in clean water.

THE FLOOR. If grease has been spilled upon a hardwood floor, put soda on the spots and afterward wash with hot water. Clean waxed floors with benzine. Sweep a varnished floor with a covered broom.

BLACK SUITS OR DRESSES can be wonderfully freshened by being sponged all over on the right side with a mixture of one part alcohol and three parts water. They should then be pressed on the wrong side while still damp.

TO REMOVE GREASE SPOTS from silk, wool, paper or wood, cover the spot with powdered chalk or magnesia, then brown paper, and cover with a hot iron, not hot enough to burn. Let it stand until cool. Repeat if necessary.

CLEANING THE SINK. Wet a cloth with kerosene and rub the stained or dirty places; then wash the sink thoroughly with soap and afterward with clear water. Another way is to sprinkle the sink with chloride of lime and let it lie a while before removing.

TO REMOVE PAINT. Hot vinegar will remove paint from cotton clothing and equal parts of ammonia and spirits of turpentine will take paint out of clothing, no matter how dry or hard. Saturate the spots two or three times and wash out in soapsuds.

IF THE WALL-PAPER BECOMES SOILED, wipe off the worst spots with a piece of dry bread, rubbing this on with a downward stroke. Or you may dip a piece of flannel in oatmeal and use this in the same way. Walls should be wiped down when the room is thoroughly cleaned. Much dust accumulates on the wall after every sweeping. If you have a vacuum cleaner, there will be little difficulty in removing the dust evenly, but if not, great care must be exercised to prevent streaking the paper. Go over the wall first with a clean feather duster, passing it over the wall with long, even sweeps, then repeat the treatment with a clean, soft cloth.

SOUR MILK A RELIABLE BLEACHER. Linen, muslin, or any white fabric, from the daintiest lace handkerchief to the heaviest cotton or linen bedsheet, that has yellowed through age or by having been carelessly laundered, will be wonderfully improved after going through the following process: If the articles to be whitened are clean, it is not necessary to wash them; merely wring them out of clean, warm water, then place them in an earthen jar or large granite pan and cover them with sour milk; have them remain in this about forty-eight hours—no harm done if they remain a little longer—then remove and wash thoroughly and hang out to dry.



FEEDING THE BABY

While gaining health and strength, the older girl patients of the Queen Mary Hospital for Consumptive Children, Toronto, learn much as to the proper care and feeding of infants that will be of inestimable service to them in later years.



WEIGHING THE BABIES

The Infant Welfare Movement is spreading rapidly in the United States and Canada. The above photograph shows scene at one of the weekly clinics held under supervision of the Infant Welfare Branch of the Medical Health Department of the City of Toronto, Ontario.

WHEN I AM FORTY-FIVE



LONG strands of gray hair, coiled at the nape of her neck, in a pitiful attempt to achieve a youthful line; tired eyes, in which the sparkle had long since died, hard lines at the corners of her mouth, which was well formed, and meant to be kindly; blouse open at the neck after the manner of young women and her throat—pitifully withered.

I watched her intently. I sat opposite her in the employment office. There was just the desk between us—but I belonged at the desk and she had come to look for work. That gave me the right to look her through and through.

She was at least forty-five.

Once, she had been capable of earning a hundred dollars a month as book-keeper and stenographer. Now, I could not find a place for her—simply because she was forty-five. All my clients wanted young women.

I told her as kindly as I could that there was nothing on my books that I could give her, and advised her to go down the street to an agency that supplied house-workers since she said she must have work as she had no money.

"You may take it from me, they aren't looking for old women either," she replied bitterly, "There's nothing for me to do, I suppose, but peddle baking-powders or soap from house to house; and if that fails, well . . ."

She went out into the stormy day to join that vast army of frail, bent, tired, gray, worn, unattractive women whose efficiency is decreasing and who face the future absolutely unprovided for.

I thought about her a good deal that day. She was so bitter, so splendidly ironic, and yet so pitifully impotent as she left me.

I even wished I had offered her some money.

But why should I help her out of my own scant savings? What had she been doing all her life that she stood at forty-five facing the future without money, work or a home? *Hadn't she thought at all about getting old?*

The gray desperate figure kept obtruding itself between me and the others who came and went in the office. It depressed me.

I had condemned the woman while I pitied her, and yet was not I travelling the self-same road?

What was I doing to safeguard myself against such a state as hers?

Little enough; for I was going blindly on, as thousands of other young women from day to day, saving a little, spending more, without sitting down and definitely facing the future as every unmarried woman must when she is forty-five, and her good earning days are ended.

But I didn't really know what to do about it I didn't know just where and how to begin providing for the middle age that must inevitably come.

It was not until I mentioned the matter to a keen business man, the husband of a friend of mine, that my problem was solved. He suggested a 20-year Endowment life assurance policy in a good company.

He told me that, should I die within the twenty years, the face value of the policy would be paid my widowed mother who was dependent upon me and my younger sister. He pointed out that during the twenty years I could share in the profits of the company's business, and best of all, that at the end of the twenty years, at age forty-three, I would myself receive the sum assured. For a young girl in my position such a policy would be an absolutely sure and safe way of providing for older years by the accumulation every year of small sums saved from salary.

Laughingly, he said that, should I marry during the twenty years, the Company would buy back the policy for an amount which would be quite sufficient not only to pay my wedding expenses but to go a long way towards furnishing a home!

After his description of the policy no argument was necessary. The gray, desperate woman had convinced me of the necessity of providing for the time when I am forty-five, and the policy itself convinced me that it was the answer to my question, "HOW?" I signed the application, and a few days later got my policy.

I may marry; I may not. But whether I do or do not, I have provided for my future. The humiliating fear of being alone, penniless, and out of work when I am forty-five has been banished forever.



THE HON. JAMES A. D. MCBAIN, C.I.E.
Manager for India and Ceylon

HONOURED BY THE KING

THE Birthday Honours recently conferred by His Majesty the King recognize in a most striking way the high qualifications and the eminent prestige of the Hon. James A. D. McBain, our Manager, and the Hon. Phiroze C. Sethna, our Resident Secretary, for India and Ceylon. The Honourable Mr. McBain has been made a Companion of the Order of the Indian Empire, while Mr. Sethna has been nominated a member of the Governor's Council of Bombay Presidency.

To both these gentlemen we extend most hearty congratulations upon their attainment of new and high honours which may be interpreted not only as a recognition from their Sovereign of their personal reputation and worth, but as an indication of the prestige accorded the Company they represent by those high in authority in the great Indian Empire.

Neither the Hon. Mr. McBain nor the Hon. Mr. Sethna is a stranger to readers of "SUNSHINE."

Since 1898, when he joined the Staff of our Company as its Manager for Burma, Siam and Sumatra, the Hon. Mr. McBain has had an exceptionally successful career with the Sun Life of Canada. In 1901, he opened the Company's Office in Bombay as Manager for India, Burma and Ceylon, and since that time the Company's business in India has develop-



THE HON. PHIROZE C. SETHNA
Resident Secretary for India and Ceylon

ed with such rapidity that to-day our Indian Division occupies a very prominent place among the most flourishing of the Company's Foreign Agencies. The Hon. Mr. McBain's new honour is not the first that has been conferred upon him, for such is the confidence reposed in him that he has held many positions of public trust. He is an honorary Presidency Magistrate and a Justice of the Peace and has represented the Justices on the Bombay Municipal Corporation.

The Hon. Mr. Sethna has been connected with the Sun Life of Canada as Resident Secretary for India since 1901. In addition to the able discharge of his secretarial duties, in the capacity of Acting Manager he has on several occasions assumed managerial responsibilities to the complete satisfaction both of Head Office and of the Company's policy-holders. He is a member of one of the most prominent Parsee families of India and enjoys the esteem of both natives and foreigners to an extent which has frequently won for him public distinction and honours. In 1907, he was made a member of the Bombay Municipal Corporation. In 1911 he was elected to the Chairmanship of the Standing Committee of the Corporation; in 1915, by a large majority he was elected to the important office of President of the Corporation; and now, in 1916, comes his nomination to membership of the Governor's Council of the Presidency of Bombay.



YOUR CHILD'S FUTURE—WHAT?

Any mother may make absolutely certain that her boy or girl will begin life equipped for success.



As a mother, you know that the big prizes in life go to the trained man. It is a matter of ordinary observation that inherited ability, inborn industry and good health will give any boy a fighting chance in the race of life.

But if your boy is to leap from the mark to a flying start, a start that will at once single him out from his fellows and enable him to forge ahead quickly and surely, to natural gifts must be added a trained mind.

IN A WORD, HE MUST BE EDUCATED.

Have you dreamed for him the career of an eminent lawyer, a renowned surgeon, an eloquent churchman, or a world-famed engineer?

Then he must have years of technical training; for to the unlearned man the professions are closed.

Are the years to make of him a successful merchant, a captain of industry or a brilliant financier?

If so, to launch him upon his career, you must provide him not only with education but capital.

AND WHAT OF YOUR DAUGHTER?

Her womanly gentleness, her natural winsomeness—mayhap, her beauty—will carry her far; but, if your golden dreams for her are to come true, she must not only be schooled but rendered financially able to mingle with her social and mental equals.

"But," you say, "it will cost money to send my daughter to school; it will cost even more

to educate my son and start him in business. Such things cost more to-day than they did ten years ago; ten years from now they will likely cost more than they do to-day."

Quite true.

Moreover, the needed funds must be available at or about the time your child comes of age; furthermore, they must be available in cash.

TO EVERY MOTHER

provision for her children's education is a problem both real and perplexing.

Present income or capital offers no surety. Neither may be available when it is most needed.

But, after all, is it not merely a question of crystallizing more or less vague plans into some concrete, systematic way of saving now so that ten, fifteen or twenty years from to-day your child may have the chance in life he may reasonably expect?

If you or your husband, is in good health, the Sun Life of Canada can offer a practical, profitable and sure method of saving that will solve the educational problem once and for all.

It suggests that either you or your husband assure in favour of your child upon the "Educational Endowment", an up-to-date form of life assurance definitely designed to meet every requirement of the case.

THE PLAN IS SIMPLE.

An illustration will make it clear.

We will suppose that the policy is taken out upon your own life. Suppose, further, that you are thirty years of age, nearest birthday, and that your child is three.

You desire, say, \$1000 to be available for the child at twenty years of age—seventeen years hence.

Such being the case, you assure your life upon a Seventeen-Year Educational Endowment Policy for \$1000; it makes no difference whether the child is in good health or not.

For its part, whether you live or die, the Company guarantees payment to the child of either the \$1000 in one lump sum upon his twentieth birthday, or its equivalent in annual payments beginning upon that birthday and continuing for as many years after as you may desire.

To acquire this benefit, you deposit annually with the Company a fixed premium during the seventeen years—it makes no difference whether you yourself pay the premiums out of an independent income or whether your husband pays them for you.

If your child dies during the deposit-making period, that is, before his twentieth birthday, the company will pay you back every dollar you have deposited.

THE ADVANTAGES OF THE PLAN ARE OBVIOUS.

It makes saving easy, for it gives you something definite to save for.

You can decide now how much or how little you desire to place at your son's or your daughter's disposal at any specified age; you can, therefore, fix both the number and the amount of your yearly deposits and lay aside weekly or monthly the few dollars necessary to meet them.

Purely as an investment, the Educational Endowment is an ideal security for a woman to hold; there is no risk; there can be no loss—it is absolutely safe.

It is better than any other known form of saving or investment for its purpose, because, should you die even after making one deposit, this company will cancel all remaining deposits and will hold to your child's credit the sum assured to be paid him at the age and in the way you originally specified.

By the payment of a small sum, therefore, you immediately ensure that, whatever may happen to you, your child's future will be blessed with vital advantages.

If you fear that the payment to him of a large sum in cash would either encourage extravagance or cause him to lose it through poor investment, you can, beforehand, specify that it be paid to him in as many yearly instalments as you choose, beginning at any age you select.

Thus, the Educational Endowment can be adapted to every requirement of your son's or daughter's future—private, public or university education; a start in business; a marriage dowry; travel, etc.

It is the only known way whereby you can absolutely eliminate all risk of the necessity of your plans for your child's future being altered through your untimely death.

IT MAKES THE MILLIONS OF ASSETS OF THE SUN LIFE OF CANADA YOUR CHILD'S PERPETUAL GUARDIAN.

Would it not be worth your while to allow a representative of the Sun Life of Canada to further explain the many merits of this very excellent policy?



ONE OF THE WORLD'S PROMINENT WOMEN

Mrs. Woodrow Wilson, wife of President Wilson of the United States of America.

—Underwood & Underwood, N.Y.

MRS. MARY ROBERTS RINEHART, THE FAMOUS NOVELIST, ON LIFE ASSURANCE

"I HAVE a maid in my home who carries \$2,500 assurance, and stints herself to do it. She is doing that and supporting two small boys, because her husband, a lumberman on a big salary, left her no assurance. Twice a month she goes to the asylum and spends a visiting hour with her children. She is a tragic figure. If it is given to those who pass over to see what goes on here on earth, I hope the lumberman realizes what he has done.

"Personally, I believe in life assurance. The American people have not the quality of thrift. A man thinks he deserves credit if he lives within his income. He saves little, and what he accumulates is prone to be diverted to the get-rich-quick Wallingfords of his day and generation. But he will meet his assurance payments when he will save no other way. As long as he can pay his premium, he is a capitalist. In the words of another: 'Capital may produce income; but in life assurance income produces capital.'"



THE MORNING BATH
in the Queen Mary Hospital for Consumptive Children,
Toronto, Ont.

**THE SUN LIFE ASSURANCE
COMPANY OF CANADA RE-
ASSURES THE PRUDENTIAL
LIFE INSURANCE COMPANY**

OUR policyholders will learn with interest that a reinsurance agreement between the Sun Life of Canada and the Prudential Insurance Company of Winnipeg has received the approval of the Manitoba Courts, the Dominion Superintendent of Insurance, and also that of the Manitoba Insurance Department.

Under the terms of the agreement the Sun Life reassures all Prudential Life policies outstanding upon December 31 last. To each Prudential policyholder the Sun Life will send a reinsurance certificate. As in former arrangements of this nature effected by the Sun Life, the Prudential Life business will be operated under a separate account until such time as the accumulated amount to the credit of the account shall equal the liabilities upon the Sun Life basis. No profits have been earned, paid or have accrued to participating policies of the Prudential in the past. Profits that may be allotted to them during the time that the business is kept in the separate account will depend upon the accumulations of that account. But after the account is closed profits accruing thereafter to the participating policies of the Prudential will be precisely the same as on corresponding policies of the Sun Life.

For Prudential policyholders the amalgamation is an exceedingly favorable arrangement. They are absolutely guaranteed against loss, for behind their policies now stand the resources and strength of the Sun Life of Canada. They can, moreover, look forward with confidence to profit payments upon

their policies within a reasonable period of time, which would not have been possible had reinsurance not been effected.

The amalgamation is also advantageous to the Sun Life, for at low cost it augments the Company's business in force by 2,079 policies for assurances of \$4,153,195 and affords it additional connections in Western Canada where the Prudential Life principally perated.

To our new policyholders "Sunshine" extends a cordial welcome and assures them of the liberal and equitable treatment that has won so many thousands of friends for the Sun Life of Canada throughout the world.

THE HEAD OF THE FAMILY

AT a prayer-meeting a good old brother stood up and said he was glad to give the following testimony: "My wife and I" he said, "started in life with hardly a cent in the world. We began at the lowest round of the ladder, but the Lord has been good to us and we have worked up—we have prospered. We bought a little farm and raised good crops. We have a good home and a nice family of children, and," he added with much emphasis, "I am the head of that family." After he sat down his wife promptly arose to corroborate all that he had said. She said that they had started in life with hardly a cent, the Lord had been good to them and they had prospered; they did have a farm and good crops, and it was true they did have a fine family of children. But she added with satisfaction, "I am the neck that moves the head."

THE following poem will interest our readers not only because of its merit, but because the gifted authoress, Miss Martha E. Richardson, is a sister of our Head Office Cashier, Mr. J. O. Richardson.

WHEN WILL THE EMPIRE FALL?

- When the last Scot has looked his last
On Scotia's heathered hills;
- When the last tar on England's ships
Unto his death-call thrills;
- When the last Celt in Erin's Isle
Lies prone on Erin's sod;
- And Cambria's last brave hillman hails
The summons of his God;
- When Canada's last stalwart son
Lies stark amid her snows;
- When India's last proud Sikh has hurled
Defiance at her foes;
- When the great Southern isles have given
Their eager, last recruit,
- And Boer and Briton from the Veldt
Lie rigid, mangled, mute;
- Yea, when Columbia's flag unfurls
No more at Freedom's call
Then, not till then, know foe, or friend,
Shall Britain's Empire fall!

New Records Created by The Sun Life of Canada

PROGRESSIVE business methods, backed by forty-five years of fair-dealing, have achieved for the Sun Life of Canada during 1915 records that are new in the Canadian life assurance field.

Assurances of over \$34,000,000 issued and paid for in cash; Total Assurances in Force of over \$250,000,000; Total Payments to Policyholders since organization of more than \$52,600,000; Assets of nearly \$75,000,000; a Cash Income of nearly \$16,000,000, and an Undistributed Net Surplus of over \$7,500,000—all are high-water marks in the annals of Canadian life assurance.

THE SUN LIFE OF CANADA TAKES RANK AS ONE OF THE GREAT FINANCIAL CORPORATIONS OF THE EMPIRE

The following figures show the dominating position attained by the Company:

	1915	1914	INCREASE
Assets as at December 31st - -	\$74,326,423	\$64,187,656	\$10,138,767 (15.8%)
Cash Income - - - - -	15,972,672	15,052,275	920,397 (6.1%)
Surplus Distributed to Policyholders - - - - -	985,487	861,763	123,724 (14.3%)
Net Surplus as at December 31st	7,545,591	6,503,794	1,041,797 (16 %)
Total Payments to Policyholders	7,129,479	6,161,287	968,192 (15.7%)
Assurances Issued and Paid for in Cash - - - - -	34,873,851	32,167,339	2,706,512 (8.4%)
Assurances in Force - - - -	257,404,160	218,299,835	39,104,325 (17.9%)

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