

SUNSHINE

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MONTREAL

NOVEMBER
1914



COMMANDERS-IN-CHIEF OF THE ALLIED FORCES.

ALBERT I, King of Belgium.

GENERAL JOFFRE,
Supreme Commander of the French Armies.
GRAND DUKE NIKOLAS NIKOLAIVITCH,
Commander of the Russian Army.

SIR JOHN R. JELlicOE,
Admiral-in-Chief of the British
Fleets.

SIR JOHN D. P. FRENCH,
Field Commander of the British
Army.



A Scrap of Paper

AT ten minutes past seven in the evening of the fourth of August last, within the four grim walls of the Berlin Foreign Office there transpired a twenty-minute interview the most dramatic of which history holds record.

"Will Britain," queried von Bethmann-Hollweg, "fight just for a scrap of paper?" In words that will ring down the centuries, Sir Edward Goschen made terse reply, "That solemn compact simply has to be kept." For that "scrap of paper" was the public law of Europe guaranteeing the independence and neutrality of the Belgian nation.

Eighty-three years ago Britain had *signed*. And, whatever the consequences, the mightiest of Empires was tossed into the melting-pot of a world-collision. Belgium also had subscribed. And forthwith, Devastation piled Louvain in smoking ruins and made of Antwerp a fiery inferno.

Magna Charta, too, was but a "scrap of paper," but it was the earliest monument of Anglo-Saxon freedom. The Declaration of Independence was only a bit of parchment—but it heralded the birth of the American nation. Just such scraps of paper have marked the milestones in mankind's upward climb to freedom.

Scraps of paper embody national and individual obligations; respect for them is the measure of national and individual honour.

Mortgages, bonds, debentures, promissory notes—all are but scraps of paper. But no self-respecting man and no honest corporation can wantonly repudiate such commitments. As it lies in your drawer or your safe, your Life Assurance policy measures but four inches by nine. It, too, is but a "scrap of paper."

But in times like these it may easily spell the salvation of your business. It may easily be the only arm outstretched to save you from a poverty-stricken old age. It alone may remain to buy bread for your mother, your wife or your children.

That "scrap of paper" represents the most sacred of your obligations. Respect for it is the measure of your honour.

Keep *it* inviolate, whatever the cost!

CANADA AT WAR

"As to our duty, we are all agreed. We stand shoulder to shoulder with Britain and the other British Dominions in this struggle."—Premier Sir Robert L. Borden, Canada's War Parliament, August 19th, 1914.

"When the call comes our answer goes at once. It goes in the classical language of the British answer to the call of duty: 'Ready, aye, Ready.'"—Sir Wilfrid Laurier, Leader of the Opposition.

CANADA discriminates clearly between the great body of the German people and the military-mad clique of Prussian autocracy.

With the former she has no quarrel, for among her most loyal and industrious citizens she numbers thousands of German extraction and birth. But when Potsdam claimed world-dominion, Canada knew her mind and her duty. When Britain drew the sword for the enforcement of international treaty obligations, when straight for the heart of France plunged the thunderbolt of Prussian invasion, Canada instinctively grasped the magnitude of the issues at stake. Racial rivalries forgotten and political dissensions dropped, as one man the Canadian sons of Britain and of France voluntarily pledged the last dollar of their treasure and the last drop of their blood for the support of the Motherlands. Canada was at war.

In the first two weeks of conflict Canada settled once and for all time the vital question of Britain's food-supply in time of war. A series of gifts to Great Britain, as munificent as they were characteristic, marked her entrance into the world-struggle. Of flour, one million bags from the Dominion of Canada, one-quarter million bags from Ontario and fifty thousand bags from Manitoba; of oats, one-half million bushels from Alberta and one hundred thousand bushels from Prince Edward Island; four million pounds of cheese from Quebec; one hundred thousand bushels of potatoes from New Brunswick; fifteen hundred horses from Saskatchewan; one hundred thousand tons of coal from Nova Scotia; one million two hundred thousand cans of salmon from British Columbia—such were Canada's initial contributions of food-stuffs. And so long as Britain's fleet holds the seas, Canada's twenty-two million acres of grain-growing areas are at Britain's disposal.

Canada is not a military nation—but the Empire needed men. From Canadian shores thousands of British, French, Russian and Belgian reservists hurried home. At the first call for twenty thousand volunteers to form a first Contingent for Overseas Service, one hundred thousand men sprang to arms. At Valcartier Camp thirty-five thousand of the flower of Canada's manhood were

mobilized, there to prepare themselves for the ordeal by fire on the fields of Europe.

Valcartier itself is a tribute to Canadian efficiency and Canadian enterprise. At the outbreak of war, grain grew on the forty square miles of Valcartier's mountain-rimmed plateau. In three weeks there sprang into being a tented city with five miles of railway sidings, four miles of water-mains, complete sewage and electric-lighting systems, fifteen hundred targets for rifle practice and permanent buildings for the Headquarters Staff. The plains of Valcartier had become a military camp as efficient in equipment and as large in size as any in the world. In six short weeks there was organized and equipped to the last detail a complete army of 31,200 men, 7,500 horses and eleven six-gun batteries of field artillery of the most modern type. Engineers, Artillery, Cavalry, Infantry and the Army Service, Ordnance, Transport and Army Medical Corps, all were represented.

At three o'clock on the afternoon of Sunday the fourth of October last, under the guns of a flotilla of British battleships and cruisers there stole seaward from Gaspé Bay a long, grey line of thirty-two transports bearing the largest military expedition that had ever sailed the broad Atlantic. It was a line so long that it laid the smudge of its smoke against the sky as far as the eye could reach. It was Canada's first contribution of blood for the Great War. Nor will it be the last. The inevitable call for more men will be met by contingents of ten thousand each as long as necessary, and all will be equipped and maintained at the expense of the Canadian people.

The cost to the Canadian Government of the first year of war will easily double the \$50,000,000 voted without debate by Canada's War Parliament. Canada now has a war-tariff; she will soon have a war-debt. But national and personal sacrifice is the price of liberty and nationhood.

The outbreak of war was the signal for a spontaneous wave of generosity that swept the Dominion from ocean to ocean. Machine-gun batteries, and whole regiments of infantry and troops of cavalry were equipped at the personal cost of men

prominent in Canadian finance and industry. Employers without number guaranteed in full the salaries of volunteers at the front. The National Patriotic Fund, efficiently organized under the Chairmanship of H.R.H. the Duke of Connaught, is making ample provision for the families of reservists and volunteers, on both Home and Foreign Service. The women of Canada have collected over \$285,000, a part of which will establish a naval hospital at Portsmouth, the remainder having been placed at the disposal of Lord Kitchener. Contributions are being freely made in support of the activities of the Red Cross Society; money, clothing and provisions are going rapidly forward for the relief of Belgium. Government and Municipal unemployment schemes and innumerable local relief funds will alleviate the suffering caused by the inevitable dislocation of trade and industry.

Canada does not glory in war. Hers is a peaceful people. But in this stupendous struggle for liberty and law she is with the Empire heart and soul. Abroad, her sons will quit themselves like men; at home, her farmers are ploughing the soil and her factory wheels are turning. Be the issue what it may, Canada faces the future with unflinching faith in her destiny. Canada at war is a Canada grimly resolved to perform to the last full measure her duty of world-service.

Through American Eyes.

"A wonderful wave of enthusiasm and loyalty is passing over India," said the Marquis of Crewe, Secretary of State for India, in the House of Commons.

Australia prohibits the export of food anywhere except to the Mother Country!

Canada sends a strong contingent!

"I haven't a thing to take back," says Ireland, "but under the circumstance kindly show me the enemy as soon as possible. I want to get at him."

"Reserving for a more auspicious occasion any hatred a part of our population justifiably bears England," says South Africa, "we are prepared to do our utmost in the present war."

"Serious local dissatisfaction will arise, sahib, unless Indians are permitted to give their lives for the honorable Empire, now that it is at war with a foreign nation," says India.

It's everywhere the same story. In peace, it's "Confound your stupid, unreasonable, arrogant soul!" In time of need, it's "Count on us to the limit!"

Which is why we say that the British Empire is a queer, queer institution!—*Chicago Herald*.

SUNSHINE

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AT HEAD OFFICE, MONTREAL.



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WAR THRIFT

"One-half expense is in the things absolutely necessary; but the other half may be called *superfluities* or, at best, conveniences which, however, you might live without for one whole year and not suffer exceedingly."—Benjamin Franklin.

IT was Mr. Micawber who remarked that the difference between misery and happiness was two shillings per annum. The man who spent one shilling more than he earned was miserable; the man who spent a shilling less was happy. Robert Louis Stevenson once said that to be happy one need have only "two or three hundred pounds a year". On another occasion he urged the rule "earn a little and spend a little less".

Times without number great voices from the past have proclaimed the virtues of thrift. But in recent years their message has gone unheeded. With the multiplying of avenues to wealth the spirit of wasteful spending seized firm hold of the classes and of the masses. Men lived first well up to, and then far beyond, their incomes. Frugal living was a forgotten art—until the war-cloud burst.

The change was abrupt as it was far-reaching. A century long in the building, the delicately adjusted mechanism of international banking, credit and exchange was thrown out of gear at the first onset of the swift-sweeping storm. Capital had to seek new channels and labor new fields. Paralyzed by the withdrawal of bank-credits and by the instability of both home and foreign markets, many American and Canadian manufacturers and distributors closed down their factories, warehouses and offices, or, keeping them open, ran them on short-time only. Thousands of artisans and clerks either swelled the ranks of the unemployed or found their incomes cut in two. Caught between the upper and the nether millstones of falling income and rising living-costs, men saved as they had never saved before. Thrift had come into its own.

Sobered by the first sharp lesson, serious-minded men are to-day calmly and deliberately searching for the solution of the problem of thrifty living. And it is a problem which will grow more difficult with each succeeding day.

Certain it is that through years to come, the vast wastage of material wealth being swallowed up in Europe's orgy of carnage will have to be re-created from the toil and the savings of the world's living population. Moreover, the inevitable sacrifice will be imposed chiefly upon the great middle classes,

the classes not sufficiently wealthy to be released from the Ixion wheel of income-making, in a word, upon those of us who attempt to live decently and intelligently upon incomes ranging from \$750 to \$6,000 a year. Yesterday, thrift was an elective virtue; to-day, there is no alternative—we must save.

Money can no longer be frittered away upon the extravagant and the unsubstantial. Estimates of value must be revised; the superfluous must be dispensed with; only the absolutely necessary can be afforded. And ranking equally with food, clothing and shelter as primary necessities stands Life Assurance.

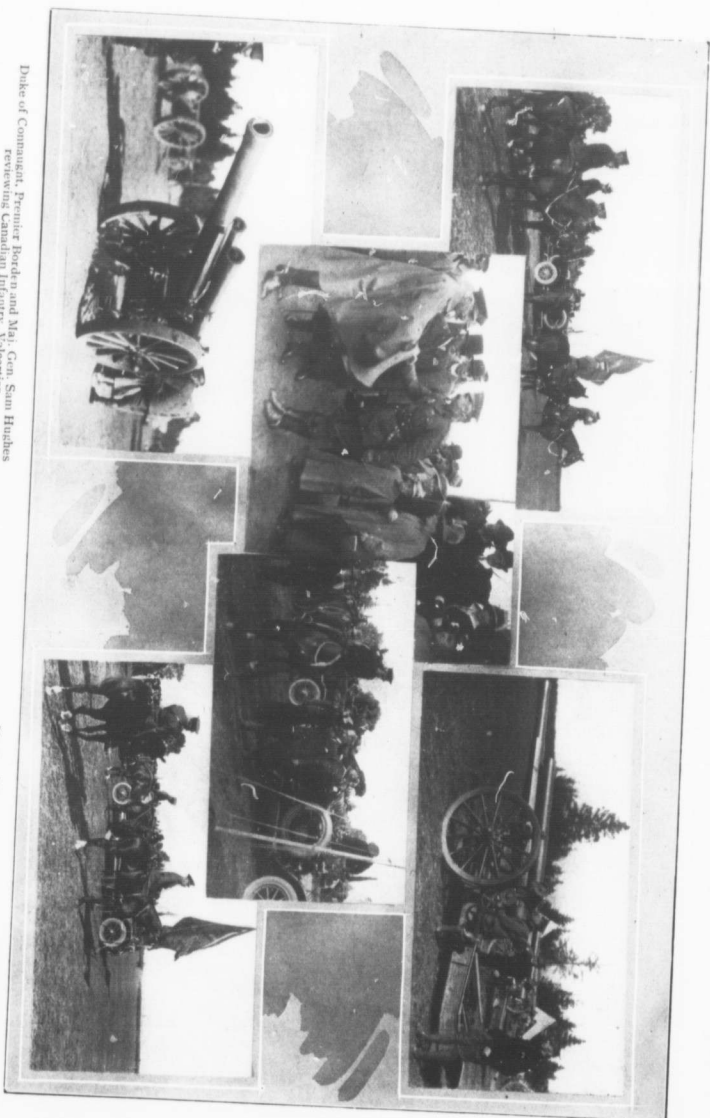
As a stimulus to systematic saving Life Assurance has no equal. Bank accounts can be readily dissipated, but the assurance premium is compulsory thrift at its best; for, while part of each premium provides protection for family

and for home, the remainder is safely accumulated in trust for the Policyholder against the inevitable "rainy day".

The thrifty man not only aims to accumulate a competency for his own and his family's future years, but he is careful to make sure provision for his dependents' needs should he die before his task is completed. In these days of financial uncertainty, men are realising as never before the necessity of carrying adequate Assurance for the protection of their estates and their families. Stocks, bonds and real estate have depreciated heavily; under present conditions a compulsory winding-up of many a seemingly wealthy estate would leave the legatees absolutely penniless, or worse. Men know, however suddenly death may overtake them, that an Assurance policy in a sound Life Company, such as the Sun Life of Canada, can be relied upon as an *immediately available cash asset*.

A policy in the Sun Life of Canada is the handmaid of thrift. It affords every man not only a safe, sure method of accumulating savings, but, at a cost of only a few cents a day, the certainty that his inexperienced widow will not be compelled to face impossible odds in the effort to earn her own and her children's daily bread.

War is systematized Destruction.
Life Assurance is organized Conservation. War tears down; Life Assurance builds up.



Duke of Comanaut, Premier Borden and Maj. Gen. Sam Hughes reviewing Canadian Infantry, Valcartier.

60-Pounder, Montreal Heavy Artillery.
 Duke of Comanaut greeting Col. Victor S. Williams, Commandant of Valcartier Camp.

Montreal Heavy Artillery, "Practice Review".
 Premier Borden greeting H.R.H. the Duke of Comanaut.
 "The March Past", Valcartier Camp.

ECHOES FROM THE PAST.

There was a sound of revelry by night,
 And Belgium's capital had gathered then
 Her Beauty and her Chivalry, and bright
 The lamps shone o'er fair women and brave men ;
 A thousand hearts beat happily ; and when
 Music arose with its voluptuous swell,
 Soft eyes looked love to eyes which spake again,
 And all went merry as a marriage bell ;
 But hush ! hark ! a deep sound strikes like a rising knell !

* * *

And there was mousting in hot haste : the steed
 The mustering squadron, and the clattering car,
 Went pouring forward with impetuous speed,
 And swiftly forming in the ranks of war ;
 And the deep thunder peal on peal afar ;
 And near, the beat of the alarming drum
 Roused up the soldier ere the morning star ;
 While thronged the citizens with terror dumb,
 Or whispering, with white lips—" The foe ! They come !
 they come !"

* * *

And wild and high the " Cameron's gathering " rose
 The war-note of Lochiel, which Albyn's hills
 Have heard, and heard, too, have her Saxon foes !
 How in the noon of night that pibroch thrills,
 Savage and shrill ! But with the breath which fills
 Their mountain-pipe, so fill the mountaineers
 With the fierce native daring which instils
 The stirring memory of a thousand years,
 And Evan's, Donald's fame rings in each clansman's ears !

* * *

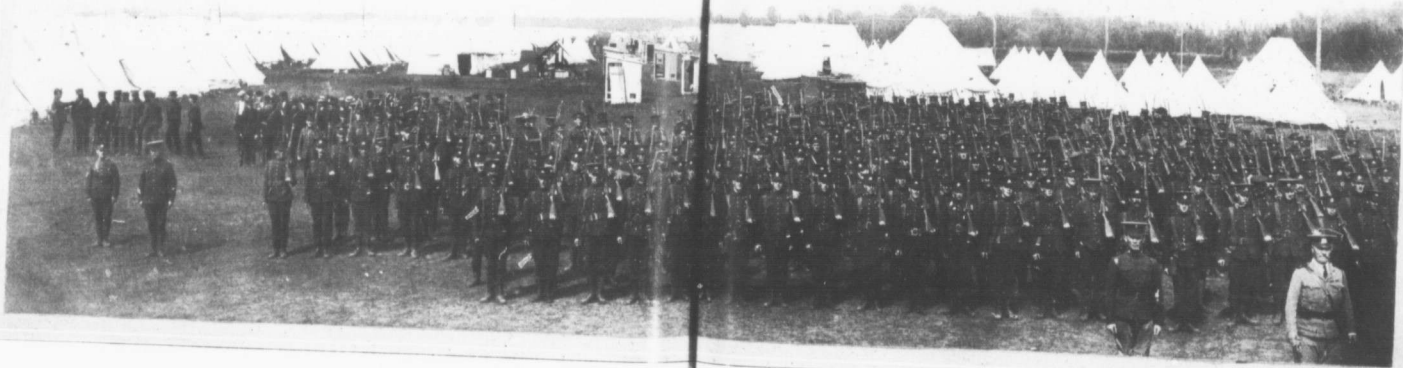
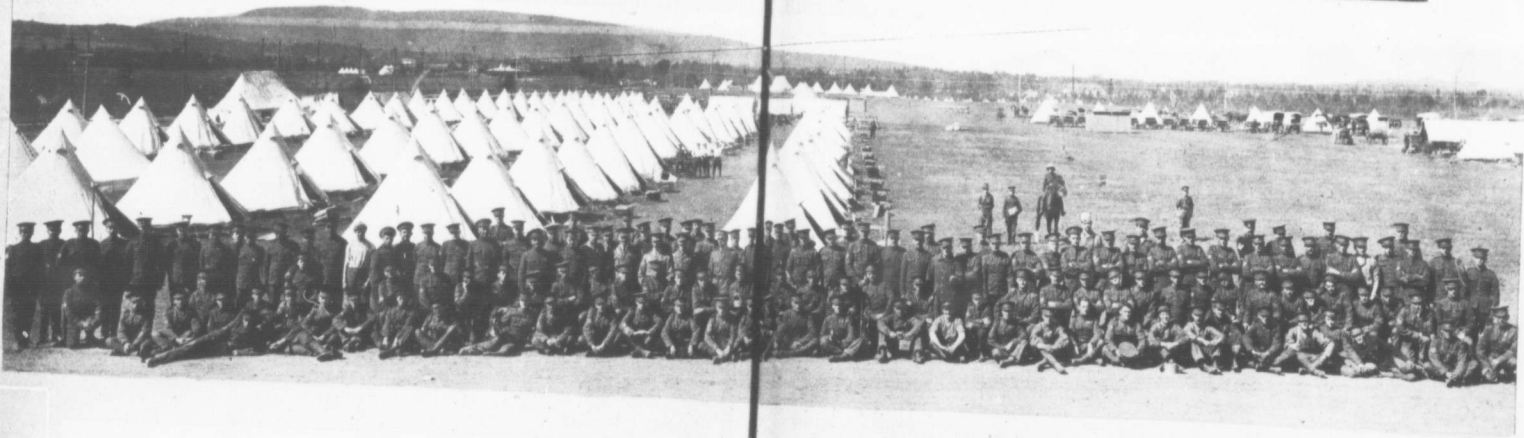
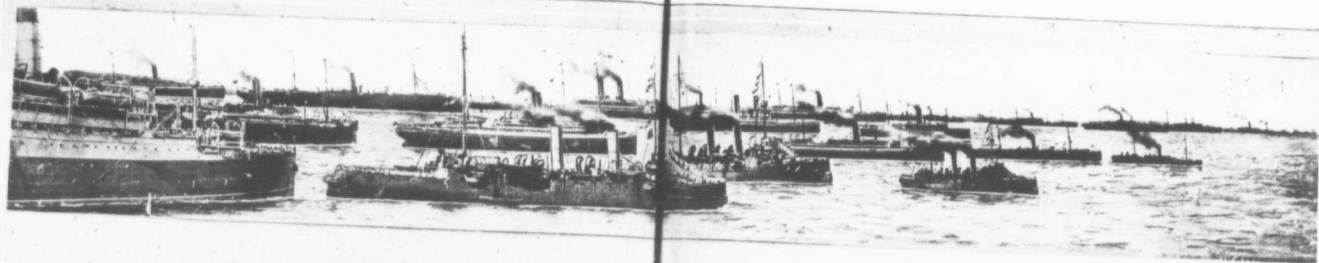
Last noon beheld them full of lusty life,
 Last eve in Beauty's circle proudly gay,
 The midnight brought the signal-sound of strife,
 The morn the marshalling in arms,—the day
 Battle's magnificently-stern array !
 The thunder-clouds close o'er it, which when rent
 The earth is covered thick with other clay,
 Which her own clay shall cover, heaped and pent,
 Rider and horse,—friend, foe,—in one red burial blent !

Battle of Waterloo, Byron, "Childe Harold's Pilgrimage", 1817.



IT MAY BE WORTH THE PRICE.

—New York Herald.



FIRST CANADIAN EXPEDITIONARY FORCE LEAVING GASPE BAY, OCTOBER 4TH, 1914.
PART OF AMBULANCE CORPS OF ARTILLERY DIVISION, VALCARTIER.
8TH QUEBEC REGIMENT OF QUEBEC, AT VALCARTIER

They have Answered their King's Call to Arms.

RANKING as it does among the most powerful of the financial institutions of the British Empire, it is eminently fitting that the Sun Life of Canada should bear its full share in the Empire's present struggle for existence.

The Company notes with pride that, outside of the Air-Corps, it has active volunteers in every branch of the British Army Service. The Honor Roll of the Sun Life of Canada grows daily, for from Head Office and from the Company's various Agencies throughout the world numbers of men continue to volunteer in various capacities.

Montreal Head Office:

Lieut. P. V. CORNISH	Princess Patricia's Light Infantry
Signaller H. P. BICKLEY	First Montreal Regiment
Rifleman R. M. LAWTON	"
Signaller W. A. SMART	Royal Canadian Garrison Artillery
Private ALEX. FRENCH	Fifth Royal Highlanders
Signaller ERIC A. COLE	24th Battalion, Victoria Rifles
Signaller JOHN MURRAY	"

Toronto Clerical Staff:

Private D. G. BUCKLEY	Queen's Own Rifles
Private J. HOWARD	"
Private J. MACFAYDEN	"

Toronto Agency Staff:

Major A. GILLIES	12th York Rangers; Quarter-Master 4th Battalion, 1st Brigade, 1st Canadian Expeditionary Force
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Port Rowan, Ont.:

A. G. MACKAY	2nd Canadian Expeditionary Force
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London, England, Clerical Staff:

2nd Lieut. W. E. COLLINS	Lancashire Fusiliers
Trooper H. C. LONG	Middlesex Hussars
Trooper E. W. LEWIS	"
Trooper RICHARD BAZELL	Royal Wilts Yeomanry
Rifleman G. V. BARNETT	Queen Victoria's Rifles
Rifleman WALTER BARNETT	"
Rifleman ERNEST F. HARRIS	University of London O. T. C.
Driver Gunner WILFRED ROSEN	Hon. Artillery Company

London, England, Agency Staff:

Captain R. SEYMOUR HARGER	Aide-de-Camp 5th Brigade, London Division, National Reserve
Lieutenant EDGAR MATURIN	Army Service Corps
Rifleman H. G. WILKINSON	London Rifle Brigade

Belfast Agency Staff:

Corporal W. F. DRY	Motor Cyclist Section
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Bristol Clerical Staff:

Private JOHN K. GIBBS	Royal Army Medical Corps
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Cape Town Clerical Staff:

W. W. BROWN	Cape Garrison Artillery
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The Contribution of the Sun Life of Canada.

When Kitchener's call came, the staffs of the Sun Life of Canada, both at Head Office and at the Company's various Agencies throughout the world, responded at once with a loyalty creditable both to themselves and to their Company.

Four members of the Head Office Staff are now on English soil with the First Canadian Expeditionary Force; three more are in course of active preparation for the Second. Five representatives from our Western Ontario field are numbered among the Sun Life of Canada volunteers. Our Canadian Offices and Agencies are being still further drawn upon for recruits as the need for more men becomes increasingly apparent.

The British Offices of the Sun Life of Canada have done particularly well. Capt. R. Seymour Harger, Manager of the West-End Branch of the London, England, Office, and a South African veteran of distinction, offered his services immediately upon the outbreak of war. Capt. Harger's experience won for him signal recognition in the London Division of the National Reserve which formed a part of the earliest British Expeditionary Forces to the continent. The Clerical Staff of our London, England, Office presents what we believe to be a record percentage of recruits. Attached to the Staff were nine bachelors available for service. All nine volunteered. All but one were accepted, and the eight now serve with their regiments. Bristol and Belfast are also represented in the list of Sun Life of Canada volunteers.

In its corporate capacity, the Company contributed handsomely to the Canadian National Patriotic Fund, a contribution further supplemented by a liberal donation from the members of the Head Office Staff. The "Sunbeam Patriotic Club," organized among the ladies of the Head Office Staff, with Mrs. T. B. Macaulay as Honorary President, is busily at work sewing and knitting for the Canadian boys at the front.

The Sun Life of Canada has given gladly of its men and its money. It sends each of its volunteers into the ranks with a liberal guarantee of salary during period of service, and reinstatement upon return.

The Company proudly congratulates its representatives on the firing-line, and doubts not that on the stricken fields of Europe they will valiantly uphold the Empire's best traditions.

Albert I, King of the Belgians.

Plucky little Belgium has set the world a new standard of national self-effacement and national adherence to the principles of honor and of law.

And the unconquerable spirit of the Belgian people is incarnate in the Belgian King. From the moment when, after a series of ringing messages to the world, his Allies and his people, King Albert at the head of his heroic handful of intrepid followers threw himself in the path of the Kaiser's ruthless war-machine, the King of the Belgians has won the undisguised admiration of the civilized world.

But thirty-nine years of age and as peace-loving as his seven millions of thrifty and industrious subjects, King Albert fulfils every modern idea of true kingliness. Naturally retiring in disposition, he is a close student of the mysteries of world politics and of electrical engineering, his favorite hobby. Crowned King of Belgium in 1909, for five years he has borne the burdens of the mixed inheritance of good and evil bequeathed him by his uncle, Leopold II. In 1900 the serious-minded Prince married the equally serious-minded Duchess of Bavaria, herself a fully qualified Doctor of Medicine. To-day Queen Elizabeth is efficiently directing the operations of the Belgian Red Cross Society, and King Albert has unsheathed his sword in his country's just cause.

"My skin is of no more value to my country than yours. My place is on the firing-line," declared the hero-king in an emphatic refusal to retire beyond the range of German shrapnel.

It is words like these that have nerved the Belgian remnant in their dauntless struggle for the last strip of territory yet left them. Sharing their dangers side by side with his troops in the trenches, hurrying up and down the battle line by automobile but more often on foot, King Albert has satisfied every test which distinguishes real from sham royalty.

When the deeds of the Great War are chronicled, there will be no place higher on the scroll of honor and of fame than that accorded Albert I, King of the Belgians.

Acknowledgments.

The photographs utilized for the current number of SUNSHINE have been obtained from many and varied sources. We particularly acknowledge the courtesy of the Montreal *Standard* in permitting the reproduction of several copyrighted views and the assistance rendered by W. A. Rogers, cartoonist of the New York *Herald*. The war-map will enable our policyholders to follow with accuracy the movements of the forces engaged in the Western sphere of European operations. Extra copies of the map have been prepared, and, upon request, will be forwarded to Policyholders, and others, who may desire them.



CANADIAN ARMY NURSING SERVICE.
Group of Canadian Nurses in field uniform taken immediately before embarkation for Europe.

The Popular Road to Tipperary.

The route to Tipperary is devoid of strategical importance, but it is playing no mean part in up-building what military experts term the morale of the British troops.

The Germans thunder "Die Wacht am Rhein," the French chant the impressive and sonorous, "Marseillaise," and the Belgians fight gallantly with their beautiful "Brabanconne" on their lips. But the British sing no national air; they go gaily into battle shouting an inconsequent music hall ditty that has nothing whatever in it about death or glory or the Bulldog Breed.

And lest anyone does not know the words of this epoch-making chorus, here they are:

"It's a long way to Tipperary,
It's a long way to go;
It's a long way to Tipperary,
To the sweetest girl I know!
Good-bye, Piccadilly,
Farewell, Leicester square,
It's a long, long way to Tipperary,
But my heart's right there!"

The author-composer of this imperishable lyric is Mr. Jack Judge, a music hall artist, and there is probably no man in the world more surprised than he—unless it is his publisher, Mr. Bert Feldman—at the "far flung" vogue it has so suddenly received.

The British hero sings it when reveille sounds; he whistles it to the beat of tramping feet; and he sings it when he takes his position in the teeth of a raking shell fire; he has even familiarized his French comrades with "Le Chemin à Teeperraire."

The Canadian "Tommy" has caught up the refrain; he, too, will roar it in full-lunged lustiness from the trenches in Belgium. The song is fated to become an immortal addition to the martial music of the British Empire.

"Exceeded Expectations."

PITTSBURG, Pa., October 27, 1914.

Mr. ALEX. L. STEIN, Manager,
Sun Life Assurance Co. of Canada,
Pittsburgh, Pa.

Dear Sir,—With reference to certificate mailed to me showing profits allotted on my Policy No. 159597 for past five years.

Be glad to advise that I choose to accept the second option (reduction of premium for next five years) and am herewith enclosing cheque to cover premium due Nov. 1st.

Wish to say that the profits allotted me far exceeded my expectations and I am more than satisfied with my policy in your Company.

Yours very truly,

(Sgd.) D. A. CARROLL.



H. R. H. the Duke of Connaught, reviewing Infantry at Valcartier,
48th Highlanders, Toronto.

Duque of Connaught reviewing Royal Canadian Dragoons just before
leaving for Canada to embark for Europe.

Review by Duke of Connaught and Major General Sam Hughes,
Honorabile Sam Hughes.

Premier Borden, Hon. G. E. Foster, Hon. Robert Rogers and
Major Gen. Sam Hughes saluting officers of 2nd Battalion of Foot Guards.

THE WAR AND LIFE ASSURANCE

HOW THE WAR EMERGENCY WAS FACED BY THE FRENCH, BRITISH AND CANADIAN COMPANIES—THE ATTITUDE OF THE SUN LIFE OF CANADA

AT the outbreak of European hostilities upon so colossal a scale, the continental Life Assurance Companies and those of Great Britain and her colonies met a difficult situation with courage, prudence and practical patriotism.

Sufficiently complex in themselves, the Assurance problems arising from the War were rendered peculiarly perplexing by the fact that Life Assurance experience offered no trustworthy precedent upon which to base a new line of action suitable to the unparalleled situation so suddenly created. The past could teach no adequate lesson. The Life Offices were on new ground.

Never before had six of the eight Great Powers embarked upon a world-war. Never before

had the slaughter of human beings been reduced to so exact a science. Ordinarily engaged in the professions, trades and occupations of peace, and, therefore, Assurance risks of the first class, hundreds of

Policyholders had volunteered for service and were being rushed to the firing-line on land and sea. Hundreds more were manning the lines of home defence. In either case, though in varying degree, all combatant Policyholders would be exposed to the extraordinary hazards of battle and disease. The vital problem, therefore, was the evolving of some adequate method of offsetting the abnormal death losses which the Companies would undoubtedly be called upon to meet.

The first phase of the problem had to do with combatants whose risks were already on the Companies' books. In many cases, by exercising to the letter their full legal rights, the Companies could have refused to carry their patriot Policyholders through a period of their lives when Assurance protection was needed as never before. In most cases, Companies were quite at liberty to impose extra war-premiums large enough in amount to force combatants to relinquish their policies altogether or to pay such sums as would require the Companies beyond all possibility of loss. But could the Life Companies in good conscience thus penalize Policyholders who had already made the supreme sacrifice?

The probable mortality on policies already in

force was not the only phase of the problem. Sobered by the prospect of rifle-bullets and shrapnel, unassured regulars and volunteers realized with unaccustomed vividness the benefits of Life Assurance as applied to the relief of mothers, wives and children soon, perchance, to be deprived of their breadwinners. How were the Companies to deal with the resultant and immediate rush for new policies?

Nor were actual and prospective combatant Policyholders alone to be considered. If not adequately counteracted by some other factor, the burden of abnormal death losses would inevitably fall heaviest upon Policyholders who were non-combatants. Their interests also had to be safe-

guarded. Then, too, the Life Companies had always, and properly so, regarded themselves as trustees for the administration of the vast sums entrusted to their care, sums which through war mortal-

ity might easily suffer serious depletion at a time of international crisis which imperatively demanded that powerful financial institutions maintain their resources unimpaired. How best to conserve all interests was indeed a problem of the first magnitude.

The Life Companies met the emergency boldly and in a spirit of enlightened patriotism fully worthy the best ideals of the Assurance profession and fully meriting the warmest approval of all classes of their Policyholders and of the public at large. The general principle was adopted of charging extra war-premiums equitably adjusted in such a way as to reasonably protect the Companies and their non-combatant Policyholders, and yet not prove unduly burdensome to the men taking up arms at their country's call.

It was upon the French people that the blow of impending invasion would probably fall heaviest. Every Frenchman of military age was at once called to the colors. In the case of Regulars and Reservists the French Life Companies imposed an extra annual war-premium of 10% of the sum assured. For Territorials and Reservists the surcharge was lowered to 7½%. *The French Companies, moreover, have agreed that if war*

War's burdens bear heaviest upon innocent women and little children. Times without number a Life Assurance policy has been their only burden-bearer.



Earl Kitchener leaving British War Office with a last word to Col. Seeley. In centre, F. E. Smith, M.P., formerly Chief of the Bureau of Press Censorship and now at the front

claims are less than the extras charged, they will return the difference.

The attitude assumed by the British Offices was likewise generous and patriotic. Some differences are observable in the practice of individual Companies, but the following rates are typical. For Home Service, whether afloat or ashore, no extra premiums are charged for either old or new policies. New policies on the lives of Territorials and of Kitchener's recruits for foreign service are written upon payment of the moderate annual surcharge of 7½% of the sum assured. For Army and Navy regulars upon foreign service old policies were surcharged 5¼%. Even upon the lives of these men, new policies were offered at 7½% extra. *Old policies on the lives of volunteers for the Territorials and for Kitchener's Army, whether for service at home or abroad, were kept in force without extra premium.*

Nor do our Canadian Companies suffer by comparison. At the moment of supreme decision Canadian volunteers holding Sun Life of Canada policies were caused not an instant's anxiety in the matter of their Life Assurance. For early in its history, after reckoning fully with all possible contingencies, even that of war, the Sun Life of Canada was first among Canadian Companies to popularize its Canadian policies by issuing them absolutely free of restriction as to future residence

or occupation. The moment war was declared, every Canadian Policyholder in the Sun Life of Canada who desired to volunteer knew without doubt or question that his policy was valid at ordinary rates for active service either at home or abroad. But with commendable patriotism, the other Canadian Companies voluntarily waived all restrictions where such existed, and kept Canadian volunteers' policies in force without extra charge. Some few—not many—of the Canadian Companies refused new war-risks at any price. *But the great majority—among them the Sun Life of Canada—materially assisted recruiting by offering new policies on the lives of Canada's Expeditionary Forces upon payment of a smaller surcharge than that generally imposed by the French and the British Companies.*

By their generosity in the war-crisis the Life Assurance Companies of France, of Great Britain and of Canada, have enhanced their already high reputation for patriotic, public-spirited action, and yet have done so without endangering the financial stability so indispensable to the safe conduct of the business and without unduly prejudicing the interests of non-combatant Policyholders either at home or abroad.

The Sun Life of Canada is
 "Prosperous and Progressive."



BRITAIN'S FOOD SUPPLY.
Grain carriers in Montreal Harbor awaiting their turn to load and sail for England.

Shrapnel.

Easily the most destructive arm in light artillery is shrapnel, invented in its earliest form by Gen. H. Shrapnel during the Peninsular War. The steel, cylindrical body of the modern shrapnel shell is packed with bullets and carries the explosive charge. The cone-shaped head is fitted with either a percussion or a time fuse. The former type explodes on contact with a solid object and is used extensively against approaching infantry. Shrapnel carrying the time fuse can be set to burst practically at any range and is essentially useful for attacking entrenched infantry. Well-timed and well-aimed shrapnel is capable of inflicting far greater injuries upon entrenched troops than any other missile and, at the same time, is most unnerving.

The murderous execution done by shrapnel is intensified by the fact that not only are the bullets contained in the shell driven with terrific force in the desired direction, but the shell-case itself is shattered into small pieces by the bursting charge. While the contained bullets inflict clean, circular injuries, the jagged pieces of the steel envelope tear gaping wounds most ghastly in appearance. Shrapnel is also capable of inflicting widespread destruction on buildings, because of the fury with which the shell explodes.

Shrapnel travels at a rate of 500,000 feet per second, a speed produced by a pressure of 30,000 to 35,000 pounds per square inch from the powder propelling it from the gun.—*Tit-Bits.*

One of Our Annuitants Can Now Help Belgian Refugees.

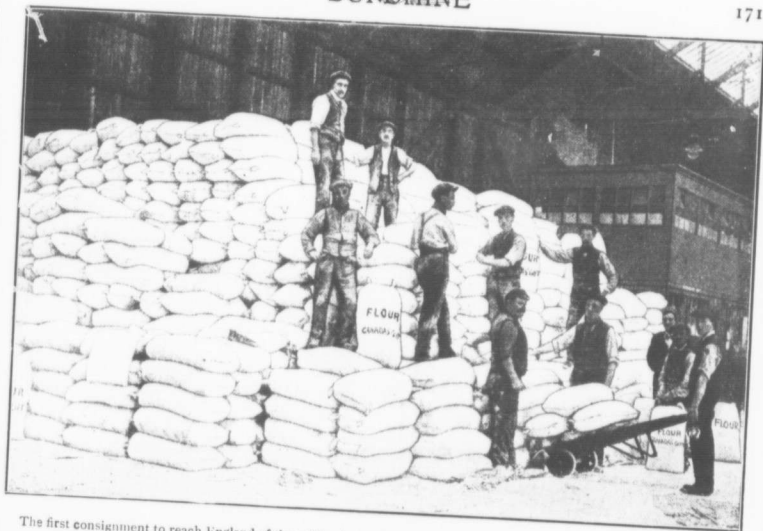
Mr. Arden Brooke, connected with the West-End Branch of the Sun Life Assurance Company of Canada in London, England, was told the following by a Brighton medical man.

Visiting Worthington recently, Dr. S—— met an old lady of his acquaintance whom he was surprised to find devoting both time and money to the assistance of the Belgian refugees in the district. Dr. S—— expressed pleasure that his old friend found herself able to do so much. The old lady in a burst of enthusiastic confidence replied, "I am quiet delighted that it has been placed in my power to assist these noble people with money. A short time ago my income was not sufficient to do so, but I came across a most wonderful institution, the Sun Life of Canada, from whom I bought an annuity which has increased my income far beyond what it had been before. This is the secret of my ability to help, and if you ever know of anyone situated as I used to be, tell them that the Sun Life of Canada is *the* Company to go to."

A.D. 57, (delayed by censor in transit) "Gal-
lorum omnium horum fortissimi Belgae sunt."

—Julius Caesar, "Bellum Gallicum."

The Sun Life of Canada is
"Prosperous and Progressive."



The first consignment to reach England of the million bags of flour presented by the Dominion of Canada. The sacks, when empty, are being sold for souvenirs at 5s. each, two-thirds of the proceeds being devoted to the Prince of Wales Relief Fund and the remainder to the Belgian Refugees' Fund.



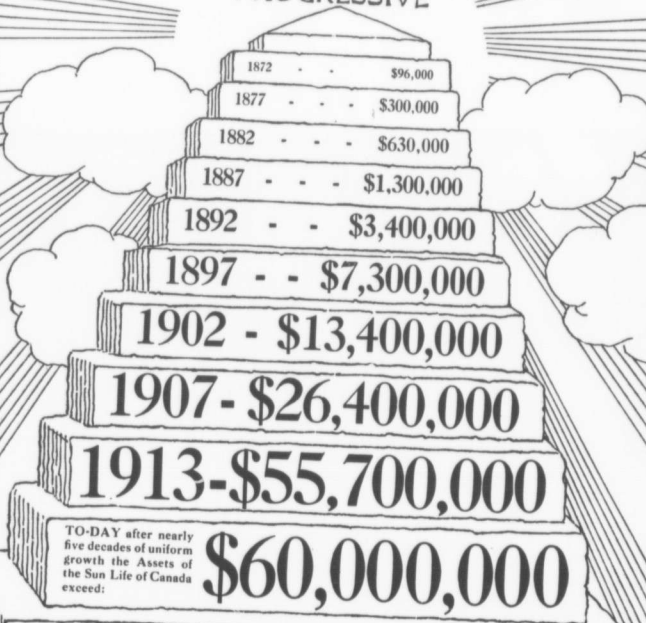
Loading artillery and supplies at Quebec aboard one of the Canadian transports soon to sail for Europe with the First Canadian Expeditionary Force.

FORTY-THREE YEARS' SOLID GROWTH

in ASSETS of the

SUN LIFE of CANADA

PROSPEROUS
and
PROGRESSIVE



TO-DAY after nearly five decades of uniform growth the Assets of the Sun Life of Canada exceed:

\$60,000,000

In these troublous days Assurance must be trebly sure.

In its balance-sheet of December 31st last the Sun Life of Canada carried its Assets at \$55,726,347. Independently and of its own accord, the Dominion Insurance Department valued them at \$56,183,813. As a Contingent Fund over and above either figure, the Company holds securities conservatively valued at over \$4,000,000.

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