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SUNSHINE

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SUN LIFE ASSURANCE COMPANY OF CANADA,
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A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS

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May					1912				
SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE
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Old Age.

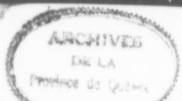
Old age, the autumn season of life, has attractions peculiarly its own. With judgment matured, an open mind towards passing events, and a comfortable competence to prevent worry as to maintenance and comfort, no stage of a person's existence has so many charms.

Youth and middle age are so full of the hurly-burly of life that the real value of the passing hours is not realized. Everything is on the move. Business, with its keen competition, either pushes a person onward or aside.

But when the days come that others enter into the scramble, and the quiet nook—be it a country home, or a home away from the noise of business strife in city or town—is the rest palace of the retired veteran, it is then that the true value of time is realized; when matters that are not to the taste can be dropped, and books, and any hobby that was ever our ideal may be taken up and enjoyed.

A man so favourably situated does not yearn "for the good old days," when, if he were an ordinary mortal, he was a different kind of an idiot each year of his life.

"Hail, welcome tide of life, where no tumultuous billows roll,
How welcome to myself appears this halcyon calm of soul,
The wearied bird blown over the deep would sooner quit its shore
Than I would cross again the gulf that time has brought me o'er."



This is not, however, the average picture of old age.

Walk along our streets any day, and it will be noticed that many of the workmen who are wielding pick and shovel are men whose years should claim for them greater ease. Walk into our great stores, and we see old men who are struggling to keep pace with young men behind counters. Commercial offices have also their quota.

These men would enjoy the autumn of life as well as the others, but circumstances have otherwise decreed. In some cases the causes can be traced to the lack of "getting on," and in many other cases the cause is that they were born into the wrong family—into poverty and never got a foothold—never got a grip for this world's climb.

We pity the man whose last years are cursed with poverty and the knowledge that no one wants him.

Youth is the time to prepare for the days of the coloured leaf and hoar frost.

It is a law, severe in its workings but met with in every sphere of human activity,— "Whatsoever a man soweth that shall he also reap."

The spendthrift of youth has an old age of want awaiting him. How often we have heard it said, with a twinge of sadness, "If I only had saved my dimes when I was young I could have an Endowment policy come to my aid now when I feel the weight of advancing years."

Young men do not realize the seriousness of the need to lay aside in youth for old age, else more of them would face this problem and solve it in youth.

A fixed determination to have enough for comfort in the autumn days, made by the young man in the days when money is but little thought of, would temper the chilling evening winds by comforts that are then most appreciated.

Toronto.

The subject of the illustrations of this issue is Toronto. In industrial importance, wealth and population, this "Queen City" ranks second in Canada; and, if the confident hopes of its patriotic and enterprising citizens are fulfilled, it will soon occupy the premier position. On that point, however, a loyal Montrealer may be permitted to have a doubt.

In point of age Toronto falls far behind its Eastern rival. Montreal was a city with ten thousand people and with a history of a century and a half, when Governor Simcoe first spread his tent on the silent shores of Toronto Bay in 1793, and began to lay out a new capital for the western province. The French, indeed, with their usual prescience, had nearly fifty years before noted the strategic importance of Toronto, "the meeting place," as its name means in the Indian tongue, and had established a fort there to control the fur routes from the west and the north. The post, however, had not been maintained by the British after the conquest.

The loyal Simcoe named his infant town, York, after George Third's soldier son. His plans for it were evidently ambitious. We read that he forbade the erection of any house that was not forty-seven feet wide, two stories in height and of suitable architectural design. It would be interesting to learn whether these early building regulations were more honoured in the breach or in the observance.

For a time the growth of York was slow. When the town was sacked by the Americans in 1813 its people did not number a thousand. As the richness of the surrounding country, however, began to attract a large immigration, the natural advantages of a fine harbour, a commanding position on the inland waterways, made it the great distributing point for the trade of the central and western parts of the province, and by 1834, when it was incorporated under the name of Toronto, the population had risen to nearly ten thousand. The first mayor of the new city was that redoubtable little Scotsman, William Lyon Mackenzie, the vehement Reformer, who, a few year later, achieved wide notoriety as the leader of the Upper Canadian rebellion.

The commercial prosperity of Toronto was greatly enhanced by the development of the Canadian canal system, and by the completion of the Grand Trunk Railway about the middle of the last century. It was not, however, until after the establishment of the National Policy in 1879 that the city began to be a great manu-

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facturing centre. And now, if not in the aggregate value, at least in the variety of the output of its factories, it ranks first among Canadian cities. Farm machines, engines, stoves, musical instruments, furniture, clothing, leather goods, jewelry, tinware, soap, beer and whiskey, &c., are produced in large quantities. The distribution of some articles, such as the agricultural implements of the Massey-Harris Company, is world-wide. Some idea of the growth of the city in recent years may be obtained from the following figures. It is doubtful if any other city of similar size can equal such a record.

	1901.	1911.
Population	208,000	376,000
Valuation for civic assessment \$125,000,000	\$ 359,946,000	
Building permits	3,569,000	24,375,000
Bank clearances	625,228,000	1,838,051,000

Although such a centre of trade and industry, Toronto is pre-eminently a city of homes. Its



TORONTO.—PALM HOUSE, ALLAN GARDENS.

parks and squares, fifty in number with a combined area of twelve hundred acres; its wide, well-paved and carefully kept streets; built with a due regard to the principles of architectural beauty; the charming situation of its suburbs on lake front or on wooded slopes, all combine to make it, perhaps, the most desirable of residential localities in Canada.

No account of Toronto would be complete without reference to its educational institutions. Ontario has long been proud, not without reason, of its school system, and that system is seen at its best in the capital. Its elementary and high schools have long been maintained in a high state of efficiency. Other establishments, such as Upper Canada College and St. Andrew's, similar in constitution to the great English public schools, attract the best class of students from all parts of the Dominion. The keystone

of the provincial system is the University of Toronto—"Varsity" as it is familiarly known in athletic circles. The college buildings, beautifully situated in Queen's Park, "form, perhaps, the finest ensemble of college architecture in the Western Hemisphere." The various faculties, together with the affiliated institutions, have an enrolment of over four thousand students, a number surpassing that of any other university in the Empire.

From early times Toronto, as a provincial capital, became the home of the leading officials, judges, men of education and culture—it was the intellectual as well as the industrial and political centre of Upper Canada. This position, we may fairly say, it now maintains with regard to the whole Dominion. Of its educational standing we have already spoken. Its press in ability and literary merit is surpassed by none. The book trade of Canada has its centre here, its publishing firms issuing from their presses more volumes than all others combined.



Not Bigamy.

A newly made magistrate was gravely absorbed in a formidable document. Raising his keen eyes, he said to the man who stood patiently awaiting the award of justice: "Officer, what is this man charged with?"

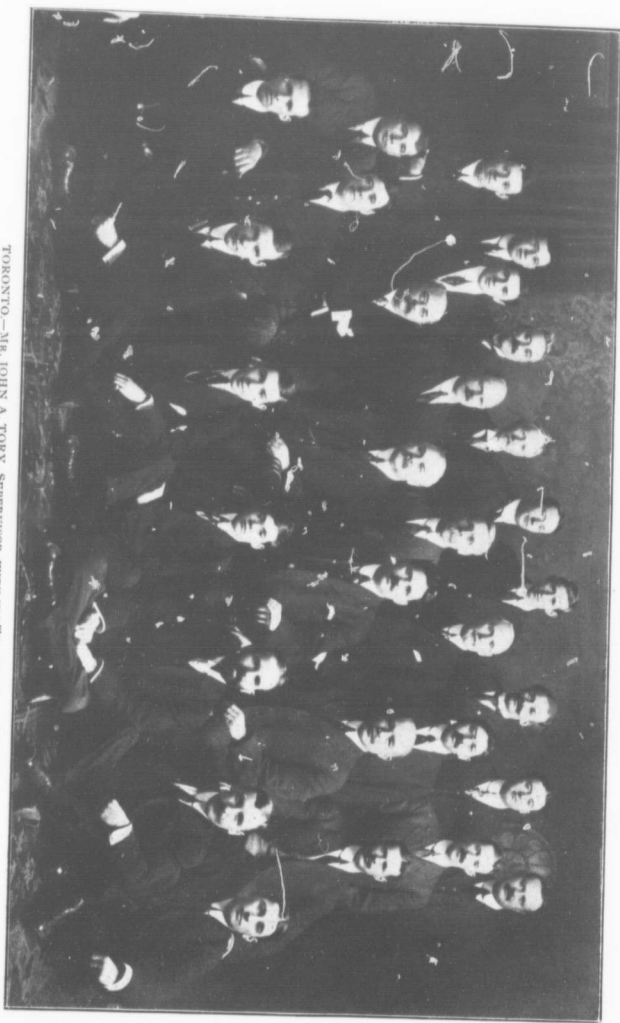
"Bigotry, your worship. He's got three wives," replied the officer.

The new justice rested his elbows on the desk and placed his finger tips together. "Officer," he said, somewhat sternly, "what's the use of all this education, all these evening schools, all the technical classes an' what not? Please remember, in any future like case, that a man who has married three wives has not committed bigotry but trigonometry. Proceed."—*Lincoln State Journal.*



The Elusive Thought.

A little girl who was trying to tell a friend how absent minded her grandfather was, said: "He walks around thinking about nothing, and when he remembers it he then forgets that what he thought of was something entirely different from what he wanted to remember."—*Philadelphia Ledger.*



TORONTO.—MR. JOHN A. TOKY, SUPERVISOR, WITH HIS TORONTO CITY STAFF.

TOP ROW, LEFT TO RIGHT.—W. MAY, Cashier; FRANK GADWAY, JAS. McINTOSH, C. P. LAURKIN, DORGLAS G. BECKERLEY, Assistant Cashier, CHAS. WALTERS, R. T. COLLINS, W. J. LEITCH.

SECOND ROW, LEFT TO RIGHT.—A. C. CURRY, E. K. ROBINSON, WM. NICHOL, H. H. DIXON, T. W. REID, A. SCHER, T. R. HAY, Bookkeeper.

THIRD ROW, LEFT TO RIGHT.—J. W. DALZIEL, A. MCKINSON, H. M. REYNOLDS, R. J. STEAR, JOHN A. TOKY, Supervisor; THOS. R. RAHY, Inspector; H. C. WILSON, FORKIN ROW, LEFT TO RIGHT.—F. H. REID, J. A. HUGHES, R. T. BRADLE, DAVID THOMAS, R. FRAY, J. B. STANS, R. F. GERMAN.



TORONTO.—PARLIAMENT BUILDINGS.



TORONTO.—ENTRANCE TO QUEEN'S PARK, TORONTO UNIVERSITY IN DISTANCE.

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TORONTO.—MR. W. T. MCINTYRE, one of the pioneer representatives of the Sun Life of Canada, who is still active and turns in his quota of business regularly. He is held in high esteem by the whole staff of the Company.

Procrastination.

Eight men in every hundred who make application for life assurance are rejected because they do not come up to the physical requirements. The majority of the rejected could have secured assurance if they had applied in time. The principal cause of rejection was their delay, says the Travelers' Record.

The indecisive pause, the fateful inertia that has destroyed thrones and empires, is the same cause that is responsible for the destitution of thousands of women and children whose husbands and fathers meant to assure, but did not, who could have assured in time, but didn't.

When you take the 8 per cent. of men who have applied for assurance and were rejected and add to them those who intended to assure, but gave accident or death a chance to step in, you have the measure of fatal effects of procrastination that carries its own moral.

An Irish Eviction.

An Englishman was motoring in a country district of Ireland, when he came upon a pathetic sight. A poor old woman was seated with all her humble belongings about her by the roadside in front of her cottage. The English tourist was deeply moved. "Poor old dame," he thought

to himself. "This, then, is what an Irish eviction means. The sadness of it!" And he stopped the car and got down and gave the old lady a five-pound note. "Tell me, my good woman, he said, "why have you been cast forth from your humble dwelling?" The old woman clutched at the five-pound note and told him: "Shure, sor, me old man's white-washin' the inside!"

Two Important Events.

"Bobbie," said the history teacher, "you may tell two of the most important events in the life of Julius Caesar." "Well," said Bobbie, swaying uneasily on his feet, "to begin with, he was—er—well, he was born." The teacher smiled. "Well, perhaps that was an important event," she said. "It would be useless to deny that, and we will let it go for one of them. Now, tell me another." Bobbie, shifted his position, rubbed one of the freckles on his nose reflectively, and went on—"And then—er—and then he—then he died," he said.

Would Go With Dad.

Johnny had been a very bad boy during the day and when his father came home it was decided that he should talk to him instead of the usual whipping. So the father took Johnny on his knee and spoke to him thus: "Johnny, do you know what happens to good boys?" "Yes, sir; they go to Heaven." "Do you know what happens to bad boys?" "Yes, sir; they go to the other place." "Well, Johnny, wouldn't you rather be a good boy and go to Heaven?" Johnny thought a minute and then said: "No, father, I'd rather go with you." That broke up the conversation.

TORONTO, March 23rd, 1912.

W. H. HILL, Esq.,
Sun Life Assurance Company of Canada,
Peterborough, Ont.

My dear Mr. Hill,—I have your letter and notice of bonus addition to my policy which is very satisfactory. Undoubtedly the old Sun Life of Canada is all right and its great growth of business is no doubt the result, not only of its excessively able and energetic management, but also of the extremely satisfactory treatment that its policyholders have always received.

Yours very truly,

R. J. McLAUGHLIN.



TORONTO.—JARVIS STREET, ONE OF THE OLDEST RESIDENTIAL STREETS OF THE CITY.



TORONTO.—TRANSPORTATION BUILDING, TORONTO EXHIBITION.

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THE LATE MR. EUGENE C. PEED.

Death has been busy among the staff of the Sun Life of Canada lately. But a few weeks ago Mr. David Rolland, an aged and highly respected member of the Head Office staff, in its Premium Department, was summoned; and on March 18th, Mr. E. C. Peed, of Baltimore, one of the Company's youngest and most popular Managers, was taken. Mr. Peed was ailing with heart trouble for some time, but it was hoped he would withstand this attack.

Before coming to the Sun Life of Canada, Mr. Peed was with the New York Life. His rapid advancement to a managerial position so young, tells of his activity and ability, for he was only thirty-seven when life's curtain dropped. Always bright and cheerful he was consequently very popular with the field force and all others, and he will be greatly missed at the annual gathering of the staff.

We extend to Mrs. Peed and other sorrowing friends the sincere sympathy of the entire staff of this Company.

Senator Loughheed Commends Our Advertising.

In an interesting and very able address before the Ottawa Life Underwriters' Association of Ottawa, recently, Hon. J. A. Loughheed, leader of the Conservative party in the Senate, showed great familiarity with life assurance and its workings. "Office and Field" reported the address in full. Referring to the apparent shortcomings of the life companies in the matter of advertising, we note that the learned Senator

reads life assurance advertisements as he does other news. He says: "There are probably in the Dominion of Canada thousands of newspapers and yet I doubt very much if one took up every daily newspaper between the Atlantic and the Pacific he would find an advertisement by an assurance company explanatory of the necessity, the benefits and the feasibility of the poor man purchasing life assurance. You will find advertisements of the head office of the company being on a certain street in a certain city; of their assets, of the amount of assurance in force and at where their branch offices may be found, but not a word that would be educative of the great principles involved in life assurance. Notwithstanding the thousands of soliciting agents of assurance companies that are abroad endeavouring by their individual efforts to induce people to assure, nothing is done by the assurance companies in their collective capacity to educate public thought and sentiment along the lines favourable to the adoption of assurance." * * * * *

Speaking of assurance advertising, the best advertisement I have seen along this line I saw in a recent issue in "Punch." You doubtless may be aware that some of the Canadian companies have been concentrating their attention to doing business in England, and which I might say they are doing most successfully and competing with the most satisfactory results to themselves with the large English companies. The English companies having invaded Canadian territory it is not unreasonable, and shows the reciprocal spirit, that Canadian companies should invade the English field. The sale of annuities in England is proving most attractive business to Canadian companies, and as illustrative of the class of advertising which I think would be the most advantageous to Canada, I have in mind a full page advertisement of the Sun Life of Canada in London "Punch" of a most interesting and readable character, in which concrete cases taken from life were set out as to the purchase of annuities, and the great advantages to be derived therefrom. Any man reading "Punch" would have read the page to which I have alluded as part of the literature of "Punch," and upon doing so could not fail unsolicited, if he came within the class of cases mentioned, to not only see the advantages outlined but to avail himself of them without delay.

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



TORONTO.—OSGOODE HALL.

Mr. J. C. Tory, M.P.P.

Mr. J. C. Tory, the Company's General Manager of its Western Foreign Department, is making good in his new rôle as a member of the Nova Scotian parliament. The *Morning Chronicle*, of Halifax, in a recent issue gave Mr. Tory the following commendatory editorial notice :

Mr. J. C. Tory, the junior member for Guysboro, is to be warmly congratulated upon the admirable speech which he contributed to the debate on the question of steam trawling, in the House of Assembly. Rarely has a new member of the House so distinguished himself as Mr. Tory did in his initial effort last night. His speech was not merely the feature of the debate, but the only real contribution to the subject. It was an eloquent plea for the protection of the rights of the fishermen and an exhaustive and powerful presentation of the case against the steam trawler, supported by an array of authority and delivered in a forceful and vigorous style. The protests which the fishermen of Nova Scotia are forwarding to the Minister of Marine and Fisheries at Ottawa will be greatly strengthened by the powerful arguments which Mr. Tory has presented in their behalf. In Mr. Tory the fishermen of Nova Scotia have an eloquent champion, the County of Guysboro an effective spokesman and the Liberal party a gentleman who promises to win a high place in the Legislature. Mr. Tory's

entry into politics is a distinct gain to the public life of the Province.

Wood-sick.

By Harriet Whitney Durbin.

I'm weary for the woods ; I want to hear
The lusty rushing of the early spring,
Wind-winged, among the sycamores ; the clear
Slow sound of reedy waters whispering.

I'm famishing for scents of forest birth—
Of reaching root and dawning mist of grass ;
The smell of wet green lichen and of earth—
Of haw and willow-bud and sassafras.

I pine to see the dogwood's creamy barge,
Clear-cut against the sunset's orange stain,
Or bent and shaken by a sudden charge
Of silver-pointed bayonets of rain.

My heart is wood-sick—thirsty for the things
That only one who loves the forest knows—
The gracious grandeur of the strong old kings,
The golden fires that cuckoo-buds disclose.

My day-dreams lead me in the dappled ways
Where sunlight spatters down in yellow spots,
And set me revelling in phantom sprays
Of hyacinths and blue forget-me-nots.

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

The Golden Rule.

Do as you would be done by.—
Persian.

Do not that to a neighbour which
you would take ill from him.—
Grecian.

What you would not wish done
to yourself do not do unto others.—
Chinese.

One should seek for others the
happiness one desires for one's
self.—Buddhist.

He sought for others the good
he desired for himself. Let him
pass on.—Egyptian.

All thing whatsoever you would
that men should do to you, do you
even so to them.—Christian.

Let none of you treat his brother
in a way he himself would dislike
to be treated.—Mohammedan.

The true rule of life is to guard
and do by the things of others as
they do by their own.—Hindu.

The law imprinted on the hearts
of all men is to love the members
of society as themselves.—Roman.

—Pacific Mutual News.



His Examination Concluded.

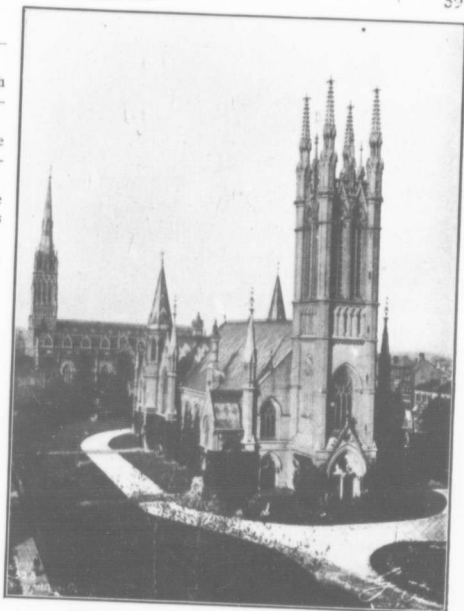
In the evidence before a Parliamentary committee concerning the opposition to a railway, Hodge scored a point which accentuates a certain legal fiction with reference to skilled witnesses. A Scotch farmer was giving his testimony in favour of the Bill. "Is it true," said the wily K. C. in his most searching style, "that you, sir, said to Mr. Guild that you were willing to give your evidence on the other side if they would pay you better?" "Aye," said the pawky farmer; "and" (after a pause) "let me jist pit the same question to ye—if ye had been offered a bigger fee wad ye no' hae been on th'ither side yersel!" It is needless to say that the K. C. did not cross question the witness any further.



Our Champion Optimist.

Down in Florida, where Ponce de Leon sought the spring of eternal youth, there is an old Confederate colonel who has regular replies to salutations of morning, afternoon and night.

"How are you this morning, Colonel?"



TORONTO.—METROPOLITAN METHODIST CHURCH.

"If I felt any bettah, sah, I'd be ashamed of myself."

In the afternoon his answer as to his state of health and mind brings this:

"At the present moment, sah, there is only four drinks between me and Mr. Vanderbilt, sah."

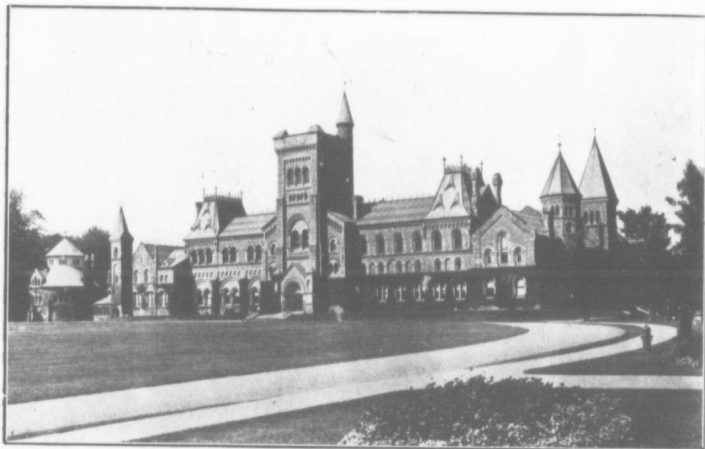
At night he declares with great dignity and solemnity:

"I believe, sah, that in my next drink I shall catch the germ that will make my condition permanent, sah."



Johnnie Ahead.

"Johnnie, if I give you two cents and your dear father gave you three cents, how much would you have?" "Seven," promptly replied Johnnie. "You can't have understood me, Johnnie. Now, listen, and I will repeat the question. If I give you two cents and your father gave you three, how much would you have?" "Seven," said Johnnie again, and with the same promptness. "I'm surprised at you, Johnnie," said the teacher. "How on earth would you have seven?" "I got two in my pocket," said Johnnie.



TORONTO.—PORTION OF TORONTO UNIVERSITY.

Three of a Kind.

UNIVERSITY OF TORONTO,
TORONTO, March 29th, 1912.

J. A. TORY, Esq.,
Supervisor Sun Life Assurance Company,
Toronto.

Dear Sir,—I have received your notification of the dividend upon the policy of \$5,000 which I took out two years ago in the Sun Life Assurance Company through your representative, Mr. R. J. Stuart. The option offered by the Company of either a bonus addition of \$55 to the policy or a cash reduction of \$39.05 in the premium for next year, i.e., from \$287.25 to \$248.20, means in itself an excellent return, viewed merely as interest on investment. Allow me to assure you of my great satisfaction in having assured in this way in the Sun Life of Canada.

Yours very truly,
G. H. NEEDLER.

TORONTO, October 3, 1911.

JOHN A. TORY, Esq.,
Supervisor, Sun Life Assurance Company,
Toronto.

Dear Sir,—I am in receipt of your communication of recent date enclosing notice of dividend on policy No. 89523. This dividend amounts to \$158.65, and is entirely satisfactory. It is more than I expected to receive, and equals 22 per cent, of the premiums paid for the last five years. I am exceedingly well pleased.

Yours faithfully,
R. J. STUART

TORONTO, Ont., February 7th, 1911.

W. T. McINTYRE, Esq.,
Sun Life Assurance Company of Canada,
Toronto.

Re policy No. 228673.

Dear Sir,—I wish to say that I am more than pleased with the dividend I received on the above policy I placed in your Company five years ago. In fact, so much so, that when I placed my last policy for \$20,000 I had no trouble whatever in deciding in favour of the Sun Life of Canada.

With all good wishes for the future success of the Company, I am,

Yours faithfully,
E. E. WEST.

A Method in Rushing.

A certain schoolmaster, who dearly loved the sound of his own voice, felt flattered when his pupils invited him to a concert in the schoolroom. "It shows my boys have some love for me," he told himself. "I'll make them a pretty little speech, which will touch their hearts and draw us still closer together." Something of this kind was evidently anticipated by the boys, for when the master entered the schoolroom one of them said—"Please, sir, will you give your speech first of all, before we start anything else?" "Certainly, my boy," the master affably agreed. "But why are you in such a hurry to hear me speak?" "Well, you see, sir," was the answer, "half the fellows haven't come yet, and if we begin with a song or a gramophone selection they'll be shuffling in and drowning every note of it"

Save Now.

Deny yourself a little while you are young and strong, and when you are old the world will deny you nothing needful.

Save while you make. Remember your earning period will die a long time before you do.

Your salary is dependent on conditions utterly beyond your control. Save a little, however small, and invest it where it will work while you are idle.

What have you to fall back on in case of sickness or any cessation of your salary? "Plenty of time to think about that when it comes," you say? Yes, plenty of time to think about it; but thinking doesn't feed you, doesn't pay the rent. And, above all, it doesn't make provision for those who have a right to look to you for support; that is unless you think right, at the right time, and then act on your thinking. By the way, if you haven't begun, start now.

But a penniless old woman whose past was sanctified with motherhood and glorified with love, proves the crime of neglect in the man who did not provide for her.

Pinch yourself while you are young and well. When you are old, weakness and want will pinch you, if you don't.

The most desolate object in the world is the man who has passed the age for work, and has earned good money, has lived well, and who has nothing left.—The Investor.

As He Should Be.

"After you have been two weeks in the house with one of these terrible handy men that ask their wives to be sure and wipe between the tines of the forks, and that knew just how much "raising" bread ought to have, and how to hang out a wash so each piece will get the best sun, and knew all the jam, marmalade and chow-chow recipes, and is forever snuffing among pots and pans, it's a real joy to get back to the ordinary kind of man. Yes, 'tis so!" Mrs. Gregg finished with much emphasis. "I want a man who should have sense about the things he's meant to have sense about, but when it comes to keeping house I like him real helpless, the way the Lord planned to have him!"—Woman's Home Companion.



TORONTO.—HARBORD COLLEGIATE INSTITUTE.

Conscience Makes Cowards.

A quiet, bashful sort of young fellow was making a call on a Western girl one evening not so very long ago, when her father came into the parlor with his watch in his hand. It was about 9.30 o'clock. At the moment the young man was standing on a chair straightening a picture over the piano. The girl had asked him to fix it.

As he turned, the old gentleman, a gruff, stout fellow, said:

"Young man do you know what time it is?"

The bashful youth got off the chair nervously.

"Yes, sir," he replied, "I was just going."

He went into the hall without any delay and took his hat and coat. The girl's father followed him. As the caller reached for the door knob, the old gentleman again asked him if he knew what time it was.

"Yes, sir," was the youth's reply, "Good night!"

And he left without waiting to put his coat on. After the door had closed the old gentleman turned to the girl.

"What's the matter with that fellow?" he asked. "My watch ran down this afternoon, and I wanted him to tell the time, so that I could set it."

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



TORONTO.—ST. MICHAEL'S ROMAN CATHOLIC CATHEDRAL.

An Interesting Review.

One of the most intelligent and brightest reviews of our annual statement we have seen is given below, clipped from the Montreal Standard. Evidently the Standard management believes that a man to review a great financial institution like the Sun Life of Canada requires brains to understand what he is writing about. We give the review in full:

The management of the Sun Life Assurance Company of Canada has good reason to be proud of the magnificent report of its last year's proceedings

It appears at first sight almost incredible that new policies aggregating \$26,436,781 could be underwritten in a single year by any one Canadian company. For though it operates over an immense territory, the Sun Life of Canada is purely Canadian, operated from a head office in this city of Montreal. It is, in fact, very largely a monument, of imposing dimensions to the honored name of Macaulay, the family whose destiny it has been to care

for the uprearing of this, one of the very greatest of the enterprises of the Dominion.

The C. P. R. has a common stock, for instance, of \$198,000,000. The Sun Life of Canada's business last year was \$164,572,075, a leviathan among the assurance companies, as is the former among the railroads.

The total reported assurances in force December 31, 1911, is by no less than \$21,022,797 larger than was recorded at the close of 1910. Its increment alone, it will be noted, would make an enviable record for a year's full business for two or three ordinary companies.

It had at the close of the year cash and invested assets of \$43,900,985, an increase during the year of \$5,736,095. The investments are largely in municipal and other debentures, of which from twenty to thirty million dollars' worth constantly repose in the magnificent automatically-guarded steel safe in the Notre Dame street head office building.

The Sun Life of Canada had a gross income in 1911 of \$1,557,335, which was very nearly a million dollars more than it ever received

before in probably any one year. The surplus on the year's operations was \$1,243,763, of which, however, \$479,126 was distributed among the policyholders.

The aggregate death claims, endowments falling in, and profits paid out in the year was \$3,403,641.

A study of these figures is instructive, and inspires a longing for more. Inference, however, will not be at fault in deciding that the interest on investments alone would many times over pay all possible policy claims in the year.

The total surplus over all liabilities, even including the capital, was \$4,717,073, according to the company's standard, which one notices with interest is more exacting than that of the new Dominion Insurance Act.

Those who are acquainted with the enthusiasm with which the staff of the Sun Life of Canada sets about its work, will readily understand the success which attends the big company. It might not be going too far to say that it succeeds because its methods and spirit compel success.

Fly Song.

Ten little flies
All in a line ;
One got a swat !
Then there were * * * * *

Nine little flies,
Grinly sedate,
Licking their chops—
Swat ! Then there were * * * * *

Eight little flies
Raising some more—
Swat ! Swat ! Swat ! Swat !
Then there were * * * *

Four little flies,
Colored green-blue ;
Swat ! (Ain't it easy ?)
Then there were * *

Two little flies
Dodged the civilian—
Early next day
There were a million !

—Buffalo News.

A Secondary Interest.

A dishevelled young man was stopped at the door of a fashionable church in London. "Are you related to the bride or groom?" asked the sexton. "No," said the young man. "Then what interest, may I ask, have you in a ceremony that is to be of the quietest character?" "I'm the defeated candidate!" replied the young man.

"Going Some."

The recently appointed chief justice is a pretty good story teller. He was formerly a Louisiana sugar planter, and this is one of the stories attributed to him:

Two negroes on a Louisiana plantation became involved in a row with another Ethiopian who was handy with a gun. The two started to run about the time the bad man began to shoot. The fleeing ones had proceeded about a hundred yards when the following dialogue occurred:

"Sam, you hear dat bullet?"

"Yes, I hearn it—two times."

"How you mean two times?" asked the questioner, as he quickened his pace.

"I hearn dad bullet once when it passed me, and den anudder time when I passed it," jerked out Sam between short breaths.—New York Tribune.



TORONTO.—PRESS BUILDING, TORONTO EXHIBITION.

At Sea.

Miss Maude Adams, at a dinner on the Mauritania, said of ship-board etiquette:

"It is unconventional and odd. Sometimes it causes embarrassment. For example:

"A beautiful young widow sat in her deck-chair in the stern, and near her sat a very handsome man. The widow's little son, an urchin of four or five years, crossed over to the man and said:

"What's 'oor name?"

"Herkimer Wilkinson," was the smiling reply.

"Is oo married?"

"No; I'm a bachelor."

"The child turned to its mother and said:

"What else shall I ask him, mamma?"

Where Alone is Rest.

The late Henry Ward Beecher once got a letter from a youth, asking him to find an easy berth. Beecher replied as follows:—"If you wish an easy berth, don't be an editor. Do not try the law. Do not think of the ministry. Avoid school keeping. Let alone all ships, stores, shops, merchandise. Abhor politics. Don't practice medicine. Be not a farmer nor mechanic; neither be a soldier nor sailor. Don't work. Don't study. Don't think. None of these are easy. Oh, my friend! you have come into a hard world. I know of but one easy place in it, and that is the grave!"

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

Sun Life Assurance Company of Canada

The Results for 1911

Assurances Issued during 1911

Assurance issued and paid for in cash during 1911.....	\$26,436,781.19
Increase over 1910	2,924,403.38

Income

Cash Income from Premiums, Interest, Rents, etc., in 1911,	10,557,335.52
Increase over 1910	981,881.58

Assets

Assets as at 31st December, 1911.....	43,900,885.98
Increase over 1910	5,736,095.61

Surplus

Surplus distributed to policyholders entitled to participate in 1911	479,126.83
Added to Surplus during 1911.....	764,636.19
Surplus earned in 1911	\$1,243,763.02

Total Surplus 31st December, 1911, over all liabilities and capital according to the Company's Standard, viz., for assurances, the Om. (5) Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest	\$4,717,073.73
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Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1911.....	3,403,641.36
Payments to policyholders since organization	29,670,271.37

Business in Force

Life Assurances in force 31st December, 1911.....	164,572,073.00
Increase over 1910	21,022,797.00

The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1891	920,174.57	2,885,571.44	19,436,961.00
1901	3,095,666.07	11,773,032.07	62,400,931.00
1911	10,557,335.52	43,900,885.98	164,572,073.00