

ALBERTA

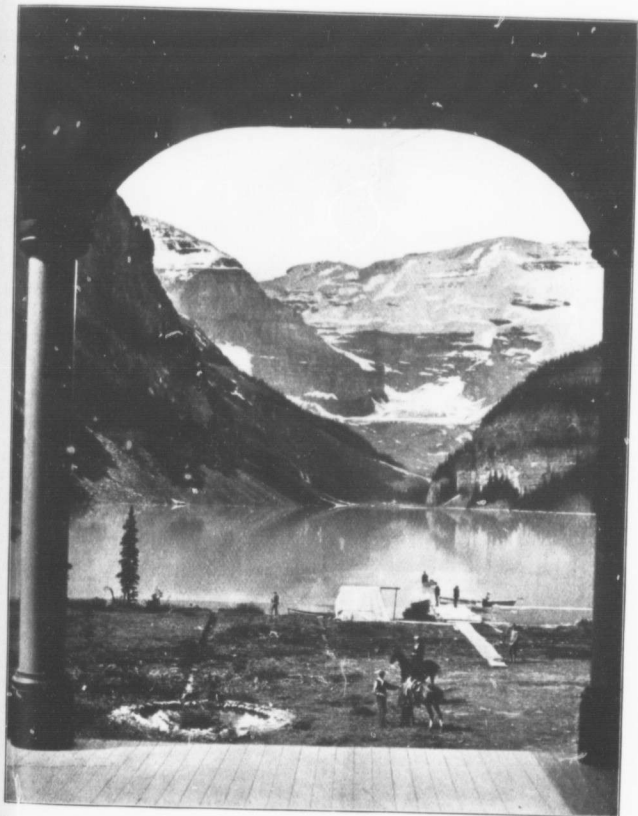
"The Sun Life of Canada is one of the most ably managed companies on the continent."—MONTREAL HERALD.

SUNSHINE

Vol. XIV.
No. 4

MONTREAL

APRIL,
1909



ALBERTA—LAKE LOUISE, FROM CHALET PORCH, LAGGAN, ALBERTA,
On the line of the Canadian Pacific Railway.

SUNSHINE

PUBLISHED BY THE

SUN LIFE ASSURANCE COMPANY OF CANADA,
AT HEAD OFFICE, MONTREAL.A. M. MACKAY, *Editor.*

HEAD OFFICE BUILDINGS

SUN LIFE ASSURANCE COMPANY
OF CANADA.

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SUN		MON		TUE		WED		THU		FRI		SAT	
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18	19	20	21	22	23	24	25	26	27	28	29	30	

"Three Score and Ten."

"Three score and ten," but how few reach it! The average human life is only about two score years.

With tuberculosis and other deadly enemies working incessantly night and day the poor unfortunate human has to submit.

But civilization is crying a halt.

Tuberculosis, the deadliest of all man's enemies,—the great white plague,—IS PREVENTABLE. This is the one great truth that the prophets of prevention will have to shout, with Jonah-like persistency, on the street corners of our cities and at every cross road.

This truth must be recognized before much progress can be made against the ravages of this disease. The fact recognized,—that tuberculosis is preventable, half the battle will be won; then the careless habits of those afflicted with tuberculosis will be checked, our city authorities will make it an offence to expectorate on sidewalks and in public places and will see that the law is obeyed, care will be taken by those afflicted with the disease and the contagion will be prevented from spreading.

Self-preservation will work its own remedy.

Life companies of the United States and Canada are becoming interested in the great question of prolonging human life. Some one has said with a great deal of truth, that the life companies have been so busy paying death claims

that they have had no time to consider the *prevention* of death. Fire insurance companies have given attention to the prevention of fire; with excellent results. Why shouldn't life companies along educational lines do all they can to prevent the ravages of preventable diseases?

In this number we give space to matters relating to the prolongation of human life. We hope by this means to create an interest among our readers that may have a beneficial effect.

The Sun Life of Canada hopes to further interest its policyholders in this matter, and seeks their earnest co-operation in its endeavour to prevent as far as possible the spread of disease.



The Gospel of Prevention.

(From a leaflet issued by the Committee of One Hundred on National Health.)

For a nation to permit great wastes to go unchecked is more than a suicidal policy; for an evil more destructive than race suicide is *race homicide*. There are four great wastes to-day, the more lamentable, because they are unnecessary. They are *preventible death*, *preventable sickness*, *preventable conditions of low physical and mental efficiency* and *preventable ignorance*. The magnitude of these wastes is testified to by experts competent to judge. They fall like the shades of night over the whole human race, blotting out its fairest years of happiness.

The facts are cold and bare—1,500,000 persons must die in the United States during the next twelve months; equivalent to 4,200,000 persons who will be constantly sick; over 5,000,000 homes, consisting of 25,000,000 persons, will be made more or less wretched by mortality and morbidity.

We look with horror on the black plague of the middle ages. The black waste was but a passing cloud compared

with the white waste visitation. Of the people living to-day over eight millions will die of tuberculosis, and the federal government does not raise a hand to help them.

The Department of Agriculture Protects Animals.

The Department of Agriculture spends seven million dollars on plant health and animal health ever year, but with the exception of the splendid work done by Doctors Wiley, Atwater and Benedict, Congress does not directly appropriate one cent for promoting the physical well-being of babies. Thousands have been expended in stamping out cholera among swine, but not one dollar was ever voted for eradicating pneumonia among human beings. Hundreds of thousands are consumed in saving the lives of elm trees from the attacks of beetles; in warning farmers against blights affecting potato plants; in importing Sicilian bugs to fertilize fig blossoms in California; in ostracizing various species of weeds from the ranks of useful plants, and in exterminating parasitic growths that prey on fruit trees. In fact, the Department of Agriculture has expended during the last ten years over forty-six millions of dollars. But not a wheel of the official machinery at Washington was ever set in motion for the alleviation or cure of diseases of the heart or kidneys, which will carry off over six millions of our entire population. Eight millions will perish of pneumonia, and the entire event is accepted by the American people with resignation.

Infant Mortality Preventable.

During the next census period more than six million infants under two years of age will end their little spans of life while mothers sit by and watch in utter helplessness. And yet this number could be probably decreased by as much as one-half. But nothing is done.

This Month's Sunshine.

In this number of *SUNSHINE* we give several illustrations of Alberta, one of the Dominion's youngest provinces. The capital of Alberta is Edmonton, which was incorporated as a city in 1904, and now has a population of about 20,000. It is very unsatisfactory to give the population of these western cities, for the number to-day will be very far astray a few months later. Other cities and towns of importance in Alberta are : Calgary, with a population of about 20,000, a very important commercial city, being a divisional point of the Canadian Pacific Railway ; Lethbridge, Macleod, Lacombe, Medicine Hat, Red Deer, etc.

Nature has been lavish in her bestowments to Alberta. Not only has it great wheat-growing lands, which produces wheat of the best quality, but there is an abundance of coal, natural gas and other features that hold out attractions to the home or fortune seeker. Ranching is extensively carried on, and Calgary has what is said to be the largest purebred cattle auction sale in the world. At Edmonton, Swift & Co., the great meat-packers, have their Canadian branch.

A writer in the *Calgary Herald* is very enthusiastic about Alberta, and describes it as a garden with a future only circumscribed by man's ability to use it. He says :

"Alberta is lavishly endowed with physical blessings. It has a chinook. It has warm soil. It has endless prairies easily and inexpensively farmed. Its south gets the chinook, and its far north. Its far north is the warmest north in the world. The elements that combine to make this so is the Japan ocean stream, which influences the North Pacific coast for warmth, low mountain altitudes and narrow mountain range. The warm winds from the warm Pacific stream flow over

"The Narrows" to the Peace River country and North Alberta. They flow through numerous mountain passes over Southern Alberta and so moderate is its climate that Southern Alberta weather is equally beautiful with that of Spokane. "Sunny Southern Alberta" is no misnomer, no joke but a beautifully true descriptive appellation."

We would like to have space to tell of Alberta's mineral wealth, its great manufacturing enterprises, its schools and churches, and the hundred and one other advantages offered to settlers ; but our space is limited.



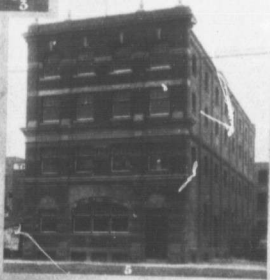
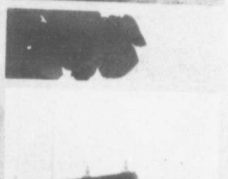
Mr. W. D. McCallum.

Mr. W. D. McCallum, the Company's manager for Alberta, whose portrait appears on another page, gained his life assurance spurs while working in the Montreal City Branch. Coming from an active commercial life to this Company, he put into effect the characteristics of a successful "drummer" and won out. He came into prominence by continuously appearing on the Special Mention list of the Company each month, and the cumulative power of a continuous appearance on this list was one of the spokes in Mr. McCallum's wheel of fortune ; but back of that was determination, energy and systematic effort.

Mr. McCallum is again meeting with success in showing the wide-awake people of Alberta that it is to their best interests to be associated with a "prosperous and progressive" enterprise such as the Sun Life of Canada, and each month's batch of applications for assurance is but evidence of his success.



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



ALBERTA—SOME SUBSTANTIAL, BUILDINGS OF CALGARY—AN EVIDENCE OF PERMANENT PROGRESS.

1. Western Branch of Tudhope Anderson & Co., Vehicles and Agricultural Implements.
2. James McCreedy & Co.'s Wholesale Warehouse.
3. New Normal School.
4. W. R. Brock Company's Warehouse.
5. Grocery Warehouse of the Georgeson Company.



MR. C. S. V. BRANCH,

Manager for Eastern Pennsylvania, Philadelphia.

Mr. C. S. V. Branch has been appointed manager for Eastern Pennsylvania, succeeding Mr. W. A. Higinbotham who, as announced last month, comes to Head Office.

Mr. Branch has had all of his life assurance experience with the Sun Life of Canada. He joined the Head Office staff in 1889, when there were at that time only eight or nine clerks there. After working in several departments at Head Office he was sent to British Columbia in 1896 to open that agency. His experience there was unique inasmuch as he opened and developed the agency at a minimum expense. The

business he brought to the Company was of an exceptionally high quality as will be noted from the fact that the average lapse ratio in his eleven years management of that agency was under ten per cent.

In the beginning of 1908 he was promoted to the position of General Manager for the Republic of Mexico, where he did excellent work.

Mr. Branch is an indefatigable worker, and a firm believer in organization. We therefore expect from him, in this important agency, perhaps the greatest work he has yet done.



Sun Life of Canada.

Ten Years Ago and To-day.

Income :

1898	\$2,327,913.60
1908	\$6,949,601.98

Assets (exclusive of uncalled capital) :

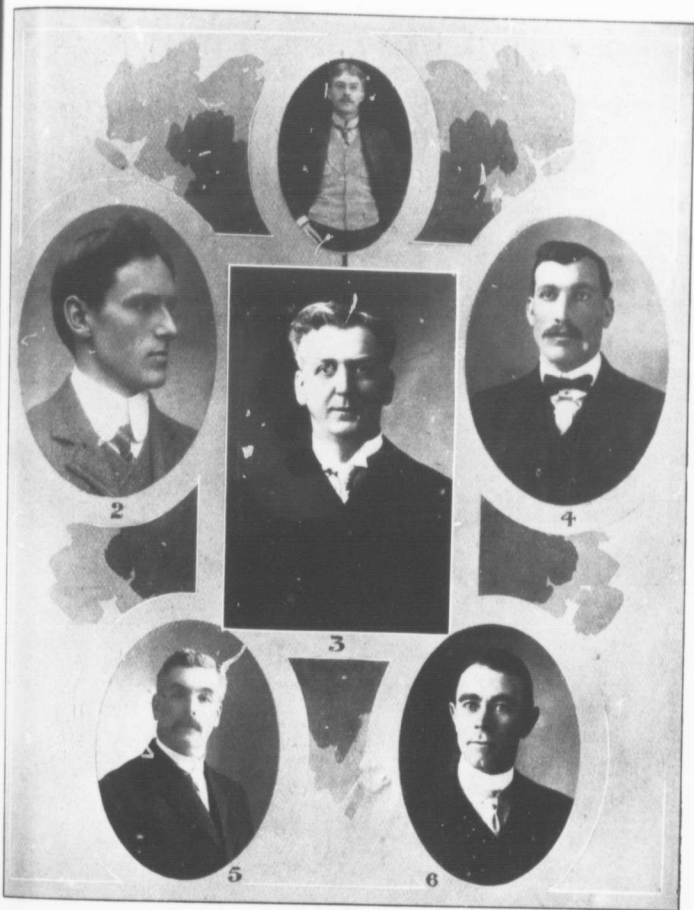
1898	\$ 8,231,911.81
1908	\$29,238,525.51

Life Assurances in force :

1898	\$49,693,405.65
1908	\$119,517,740.89



ALBERTA—Fall Wheat on Mr. P. J. Roberts' Ranch, near Macleod. The yield on this ranch last year was 57 bushels to the acre.



ALBERTA—A FEW OF THE REPRESENTATIVES OF THE SUN LIFE OF CANADA,
IN ALBERTA

- | | |
|---|---------------------------|
| 1. Mr. Fred S. Single. | 4. Mr. John A. Macdonald. |
| 2. Mr. P. Warren Dease, Cashier. | 5. Mr. W. J. Melrose. |
| 3. Mr. W. D. McCallum, Manager for Alberta. | 6. Mr. T. G. Iredale. |

WHAT POLICYHOLDERS ARE SAYING.

Extracts from Letters received from Policyholders:

Policy 81356.

The amount added to my policy is very satisfactory indeed. I wish to compliment the Manager and Board on the satisfactory addition and profits to same. J. R. SEYMOUR, of Seymour, Marshall & Co., Financial Agents, Vancouver.

Policy 19860.

I want to thank the Sun Life of Canada for their cheque for \$2,477.25 handed me to-day in settlement of my matured Endowment policy, and express my satisfaction with the splendid settlement given me. You returned me all the premiums that I paid and in addition thereto, \$581.00, besides carrying my life assurance for twenty years. JOHN H. DUNLOP, Toronto.

Policy 135250.

I am more than pleased with the showing as made by this dividend, as it is larger than I was led to expect when applying for the policy. (Rev.) F. M. RICHARDSON, Baltimore, Md.

Policy No. 69926.

I paid all told \$732.50 and have had \$1,000 of assurance for the first ten years of the policy and \$1,220.00 of assurance for the past ten years and have now all my money back and \$623.85 in addition. I call that a splendid result and I want my sons and every person who wishes similar results to assure in that reliable and progressive Company, the Sun Life of Canada. HENRY PULLEY, Fenelon Falls, Ont.

Policy No. 69595.

The profits for the last five years are satisfactory in every way. T. G. H. SMALL, Nanaimo, B.C.

Policy No. 6340.

In connection with the profits from my policy I must say they are pleasing and satisfactory, and such as any Canadian company or any life assurance company anywhere might well feel proud of. Any company that can make the showing that the Sun Life of Canada has done during the last five years is good enough for me. My profits are away beyond anything I anticipated, and if I take out more assurance later on,

it will certainly be with the Sun Life of Canada. F. W. BOWES, Halifax, N.S.

Policy No. 42921.

15 years ago I took out an Endowment policy and to-day I am in receipt of my money, amounting to \$1,232.40. This I see means the return of all my premiums with a good rate of interest. This result shows that I made no mistake when I allowed you to place other policies on my three boys. You may use this letter among my friends because I am willing that they should know of my favorable experience with the Sun Life of Canada. FRED G. BARNES, Ottawa, Ont.

Policy No. 80622.

I am pleasantly surprised at the profit additions—they are more than I anticipated. F. T. MARKS, Regina, Sask.

Policy No. 43442.

I acknowledge with pleasure the receipt of your cheque for Twenty Four Hundred and forty-nine 20/100 Dollars in settlement of my policy No. 43442, which was a 10 payment 15 year Endowment contract for \$2,000.00.

I paid \$170.00 per annum for 10 years, in all \$1,700.00, so that this settlement shows a cash return of \$749.20, or not far from 45% in excess of premium paid, in addition to having carried the risk on my life for \$2,000.00 from the date of contract. I am pleased with this excellent result and it is a satisfaction to me to be able to tell you so. J. W. L. FORSTER, Toronto.

ALBERTA

SUNDAY SCHOOL ASSOCIATION,

CALGARY, August 24, 1908.

MANAGER SUN LIFE OF CANADA, CALGARY, ALTA.

Dear Sir,—I am just in receipt of statement of 5 years dividend on policy No. 19176.

A cash dividend of about 37% of all premiums paid during the accumulation period certainly looks good to me.

Enclosed please find acknowledgment duly signed.

Yours truly,

G. F. MARWOOD.

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Two Faithless Bairns.

On one occasion two irreverent young fellows determined, as they said, to tackle the minister, Watty Dunlop. Coming up to him in the High Street of Dumfries, they accosted him with much solemnity—"Maister Dunlop, dae ye hear the news?" "What news?" "Oh, the deil's deed." "Is he?" said Mr. Dunlop, "then I maun pray for twa faithless bairns."



Identified.

Francis Wilson was speaking at the Players' Club not long ago of the all too prevalent ignorance of dramatic literature in the country to-day.

"Why," said Mr. Wilson, "a company was playing 'She Stoops to Conquer' in a small western town last winter when a man without any money, wishing to see the show, stepped up to the box office and said.

"Pass me in, please."

"The box office man gave a loud harsh laugh.

"Pass you in? What for?" he asked. The applicant drew himself up and answered, haughtily:

"What for? Why, because I am Oliver Goldsmith, author of the play."

"Oh, I beg your pardon, sir," replied the other in a meek voice, as he hurriedly wrote an order for a box."



His Prize.

A Montreal widower, while away from home on a business trip, met and married a lady who, though famed for her goodness of heart, would be spoken of even by her friends as "plain." The man believed that she would be a kind mother to his two children, however, and as she was also possessed of a fair amount of

this world's goods, was not inclined to expect the beauty of a peach in a potato.

After his marriage he telegraphed to the eldest of his children, a girl of fifteen:

"Have won a prize. Am married. Will be home to-morrow."

When the bride and groom arrived, the children were watching at the door, and at the sight of their future mother gave a little gasp of consternation.

The second child, a boy, nudged his sister and whispered:

"Say, Nell, that must have been the consolation prize that pa got!"



The Secret of Keeping Young.

Lord Wemyss, that vigorous nonagenarian peer, has been questioned as to the secret of keeping young, of which he is such a typical example—tall, alert, firm of step, and strong in voice, with only the fringe of silver hair under his clean shaven boyish chin to suggest that on Tuesday last he entered on his ninety-first year. His lordship's reply to his interlocutor was

Be moderate in all things.

Sleep at least eight hours a night.

Eat well and take plenty of good exercise.

His belief in the possibilities of the future is quaintly expressed:—"I have seen miracles happen in my lifetime; the unexpected has come true so often that I am determined not to be surprised at anything nowadays. I began life with tallow dips, and am ending with the electric light. Perhaps we may yet light London by rubbing radium on the dome of St. Paul's. We now have motor cars, and the next thing will be wings."—Business.



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

Sun Life of Canada.

Directors' Report for the Year 1908.

(Presented at the Annual Meeting held on
March 2nd, 1909)

The Directors have great pleasure in presenting the results of another year of marked progress and prosperity in the history of the Company.

Applications to the number of 17,078 for assurances of \$26,125,856.25 were received. The policies issued and actually paid for in cash were 12,847 for \$19,783,671.21, the balance being not yet completed or declined. The new assurances were thus decidedly in advance of those of any previous year.

The total assurances in force have likewise been largely increased, there being now 87,520 policies for \$119,517,740.89, an advance over the figures of the previous year of \$8,382,046.51.

In the financial department like progress has been made. The premium income has advanced by \$495,156.99 to \$5,413,896.28; while the total income has now reached \$6,949,601.98. The assets also have been increased by \$2,749,930.36, and now amount to \$29,238,525.51. Most satisfactory of all, however, the undivided surplus over all liabilities and capital stock has now risen to \$2,596,303.95, an increase of \$549,419.53.

To fully appreciate the exceedingly gratifying character of these figures, it must be noted that during the year the Company has furthermore distributed cash profits to its policyholders on a scale so liberal as to be equalled by few companies, the amount thus paid out being \$361,471.12. The basis on which the liabilities have been calculated is moreover very severe, being the Hm. Table with 3½% interest on policies issued prior to 31st December, 1902, and with but 3% interest on policies issued since that date. Had the Dominion Government standard been adopted, the net surplus would have been \$4,118,491.91.

The extent to which the Company fulfils its mission may be judged from the fact that its total payments to policyholders or their representatives already amount to \$20,418,983.44.

A feature of the Company's business which is worthy of note, and which has contributed in no small measure to its prosperity, is the satisfactory rate of interest at which the funds are invested. The following are the rates for the past three years:

Year	Average interest earned	Average rate if net profits realized on investments be added
1906	5.36%	8.02%
1907	5.66%	5.79%
1908	5.67%	5.96%

The market value of the securities owned by the Company exceeds their ledger value by \$714,626.62.

ROBERTSON MACAULAY,

President.

T. B. MACAULAY,

Managing-Director.

S. H. EWING,

Vice-President.



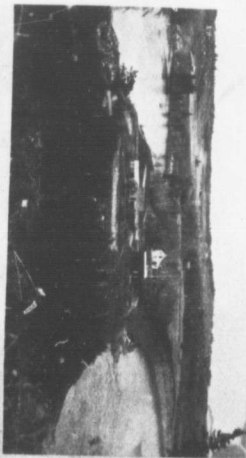
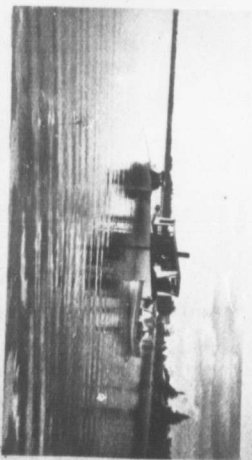
Life Assurance Business of Canadian Companies for 1908.

Compiled by The Chronicle, Montreal from advance figures supplied by the Companies:

Companies.	Net Premiums received.	Amount of Policies new and taken up.	Net Amount of Assurance in force.
Sun Life of Canada	5,413,896	19,783,671	119,517,740
Canada Life	3,746,541	9,874,134	119,014,700
Manufacturers	2,119,693	7,603,686	54,286,400
Mutual of Canada	1,894,488	6,384,478	54,595,910
Confederation	1,678,495	6,091,202	49,433,800
*North American	1,457,705	4,465,224	40,340,900
Great West	1,278,007	8,479,387	39,156,510
Imperial	864,460	3,689,175	32,117,000
Federal	674,436	3,214,455	19,602,000
London	512,112	3,654,272	12,152,000
Excelsior	362,276	2,483,966	12,236,700
Union	356,000	9,297,855	13,295,000
National	308,094	2,979,082	8,625,000
Dominion	253,496	894,686	8,620,000
Northern	189,081	1,456,450	6,621,000
Home	199,789	676,300	5,461,000
Continental	179,016	1,157,775	5,355,000
Crown	159,609	913,836	4,672,000
Royal Victoria	149,733	777,675	5,402,000
Sovereign	104,021	756,199	2,671,000
Monarch	32,808	830,500	1,345,000

* Taken from the Company's Annual Report.

Two Views of Gault Lake, eight miles west of Lacomb, a favorite Summer Resort of the Hudsonian and Red Deer Rivers. The Town of Lacomb, Alberta—VIEWS ABOUT LACOMB. Hitherto Hitherto Light Plant, on the Hudsonian and Red Deer Rivers.



The Town of Lacombe.

ALBERTA—VIEWS ABOUT LACOMBE

Two Views of Gull Lake, eight miles West of Lacombe a favorite Summer Resort.
Hindman River, a tributary of the Lacombe, on the Hindman and Red Deer Rivers,
where Lacombe sits in the Hindman River.



ALBERTA—CROWS' NEST MOUNTAIN, THE PEAK OF WHICH IS OVER TEN THOUSAND FEET ABOVE SEA LEVEL.

The Montreal Herald's Appreciation.

The Montreal Daily Herald, of February 27th, has the following to say of the Sun Life of Canada :

"The Sun Life of Canada is one of the most ably managed companies on the continent, and the figures for 1908 would point to a continuation of that progressive policy which in the past has made the Company a credit to Canada's financial corporations."



"One of the Best from Every Standpoint."

GENERAL INSURANCE AGENCY OF
HARRY T. POOR & CO., ABELL BUILDING,
BALTIMORE, Md., December 21, 1908.
E. C. PRED, Esq., Manager,
Sun Life Assurance Co. of Canada,
Baltimore, Md.

Dear Sir,—I beg to acknowledge receipt through you of the first five year dividend declared by your Company on my policy No. 112221, and want to take this opportunity of expressing my appreciation and satisfaction at the amount of the dividend. I find that it represents about 18½% of the annual premiums paid by me during the five years.

This is certainly a remarkable showing and should demonstrate to every fair mind the superior dividend earning qualities of the Sun Life of Canada.

Commending your Company to intending as-

surers as being one of the best from every standpoint doing business in this country, I beg to remain,

Very truly yours,
H. T. POOR.



A Tale of Two Parrots.

A certain minister called on an old lady and found a new parrot in her parlour. This parrot kept saying every little while:

" 'I wish the old girl would die !' "

"The minister turned his head to conceal a smile.

" 'But I think I can set this matter right for you dear madam,' he said, 'I, too, have a parrot, as you know. It is a very honest bird. Its talk is very edifying. I'll send it here, and it will soon guide your own parrot into decent speech.' "

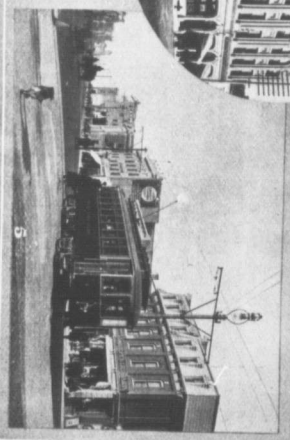
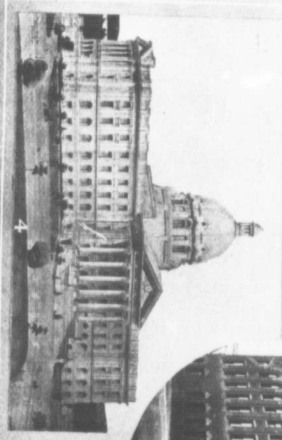
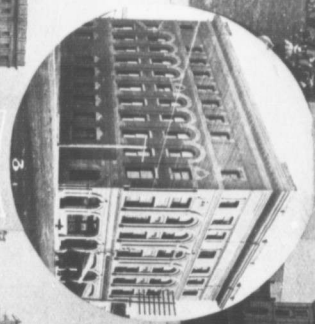
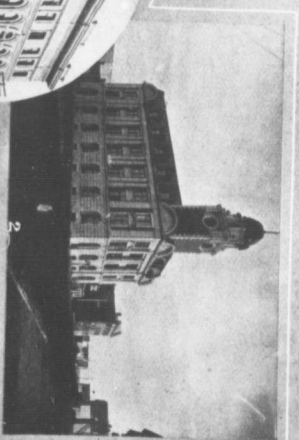
"He sent on his parrot that evening. The grateful old lady put the birds side by side. Then with a pleased smile, she prepared to listen to their conversation.

" 'I wish the old girl would die,' said the parrot host.

"And the guest rolled his eyes and declaimed solemnly :

" 'We beseech Thee to hear us, good Lord !' "

seventeen years ago. It had a population of about 2,500. Today it is nearing 25,000. It has three Transcontinental Railroads, four Branch Railroads, fifty Wholesale Houses, a dozen modern Hotels and thirty Banking and Financial Institutions. It has the number of Automobiles in evidence suggests the prosperity of the City. It is the property of the Citizens. New Post Office.



SEVEN years ago Edmonton had a population of about 2,500; to-day it is nearing 25,000. It has three Transcontinental Railroads, four Branch Railroads, fifty Wholesale

Houses, a dozen modern Hotels and thirty Banking Institutions. It is the center of the oil industry in Alberta, and the center of the fur trade in the West. It is the largest city in the province of Alberta.

1. Alberta's first Provincial Park, at Edmonton; the number of Automobiles in evidence suggests the prosperity of the City. 2. New Post Office. 3. Jasper Avenue, the main street of Edmonton. 4. Legislative Building. 5. New Transcontinental Building.

The Prevention of Disease.

Below are extracts from recent articles on the prolongation of human life which are of vital interest :

AVERAGE LIFETIME ONE-THIRD LONGER.—What might be accomplished by a determined effort to conserve human life has been estimated for the Conservation Commission by one of its members, Professor Irving Fisher, of Yale University. By the aid of eighteen medical experts, he has calculated that the prevention, even in a moderate degree, of the preventable diseases, would lengthen human life in this country fully one-third and possibly much more.—American Health.

MORTALITY BY TUBERCULOSIS.—Could we reduce our mortality by tuberculosis by even 25 per cent. it would mean a saving of millions paid out and an increase of money paid in. We have every reason to believe that this mortality can be reduced 75 per cent. or more, when the masses have accepted and put in practice the teachings of those who are best calculated to point out the way to secure and retain health.—Dr. A. L. Craig.

HUMAN CAPITAL, THE GREATEST ASSET.—Human capital is by all odds the greatest asset of all. It is worth five times that of all the capital represented by actual coin, and all other property values, such as railroads, mines, forests, real estate, capital invested in business and the like. A concerted effort to cut down the death rate, and lower the burden of sickness, would, if only slightly successful, result in such a saving of money (not to mention the increase of human happiness) as would turn this line of type into a row of figures marching behind the potent sign of the dollar if an attempt should be made to compute it. The statistical sharps, indeed, have computed it, and the millions they name are imposing.—Michael Williams.

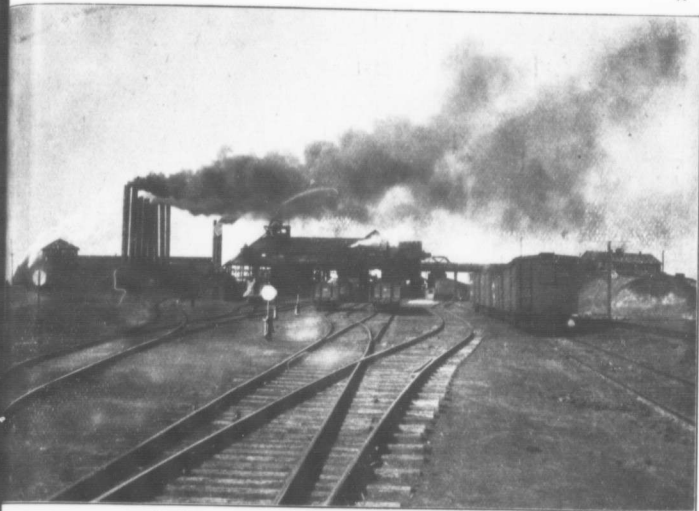
ONE BILLION DOLLARS ANNUALLY.—It has been estimated by Dr. George M. Gould that the waste from sickness and death amounts in dollars alone to more than \$3,000,000,000 annually, of which a large amount—over one billion dollars—is undoubtedly preventable.—Dr. A. L. Craig.

PURE WATER, PURE MILK, PURE AIR. Recent investigations by Professor Sedgwick and others show that for every death from typhoid prevented by sanitary measures, two or three deaths from other diseases are prevented at the same time. Professor Fisher calculates that pure water, pure milk and pure air, if used throughout the nation to the extent that they are used in certain individual places, would alone lengthen life by an average of eight years. He also estimates that there is a great amount of needless illness.—American Health.

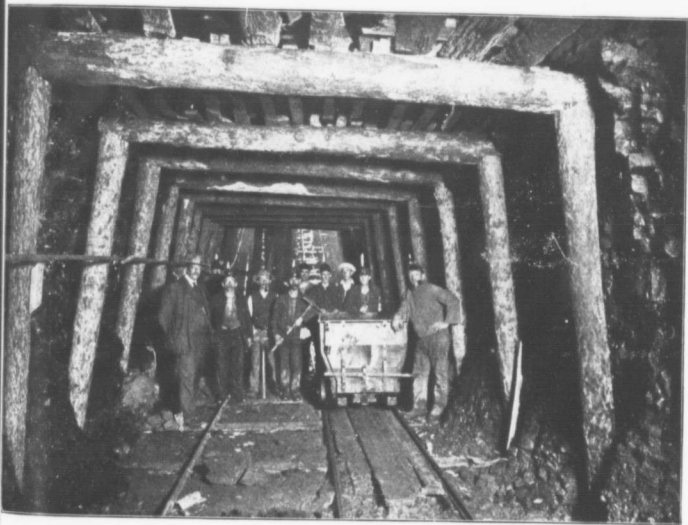
TYPHOID A PREVENTABLE PEST.—Typhoid fever could be practically abolished by improving our milk and water supplies and the prevention of the pollution of our rivers.

Pneumonia, one of the greatest destroyers of human life, can be vastly reduced in its mortality by moderation in eating and drinking and living in well ventilated houses, surely 75 per cent.—Dr. A. L. Craig.

HOGS APPARENTLY OF MORE VALUE THAN HUMANS.—The recent International Congress on Tuberculosis has made us painfully aware of the inadequacy of American public health legislation. This nation cannot afford to lag behind in the world-wide battle now being waged by all civilized people with the microscopic foes of mankind, nor ought we longer to ignore the reproach that this government takes more pains to protect the lives of hogs and of cattle than of human beings.—President Roosevelt.



ALBERTA—WORKS AT NO. 3 GALT COAL MINE, LETHBRIDGE.



ALBERTA—INTERIOR OF ALBERTA COAL MINE, TWO MILES FROM THE CITY OF EDMONTON.

The Results for 1908

Sun Life Assurance Company of Canada

ASSURANCES ISSUED DURING 1908.

Assurances issued and paid for in cash during 1908 . . .	\$19,783,671.21
Increase over 1907	1,903,877.90

INCOME.

Cash income from Premiums, Interest, Rents, etc. . . .	6,949,601.98
Increase over 1907	700,313.73

ASSETS.

Assets as at 31st December, 1908	29,238,525.51
Increase over 1907	2,749,930.36

SURPLUS.

Surplus distributed during 1908 to Policyholders entitled to participate that year	361,471.12
Surplus 31st December, 1908, over all liabilities and capital according to the Company's Standard the Hm. Table with 3½ and 3 per cent. interest . . .	2,596,303.95
Increase over 1907	549,419.53
Surplus over all liabilities and capital according to the Dominion Government Standard	4,118,491.91

PAYMENTS TO POLICYHOLDERS.

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1908	2,926,267.65
Payments to Policyholders since organization	20,418,983.44

BUSINESS IN FORCE.

Life Assurances in force December 31st, 1908	119,517,740.89
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The Company's Growth.

	INCOME	ASSETS (Exclusive of Uncalled Capital)	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1878	127,565.87	349,525.60	3,374,683.43
1883	274,865.50	735,940.10	6,779,565.77
1888	575,273.58	1,536,816.21	11,931,316.21
1893	1,240,483.12	4,001,776.90	27,799,756.51
1898	2,327,913.60	8,231,911.81	49,693,405.65
1903	3,986,139.50	15,505,776.48	75,681,188.87
1908	6,949,601.98	29,238,525.51	119,517,740.89

Head Office - - - Montreal