

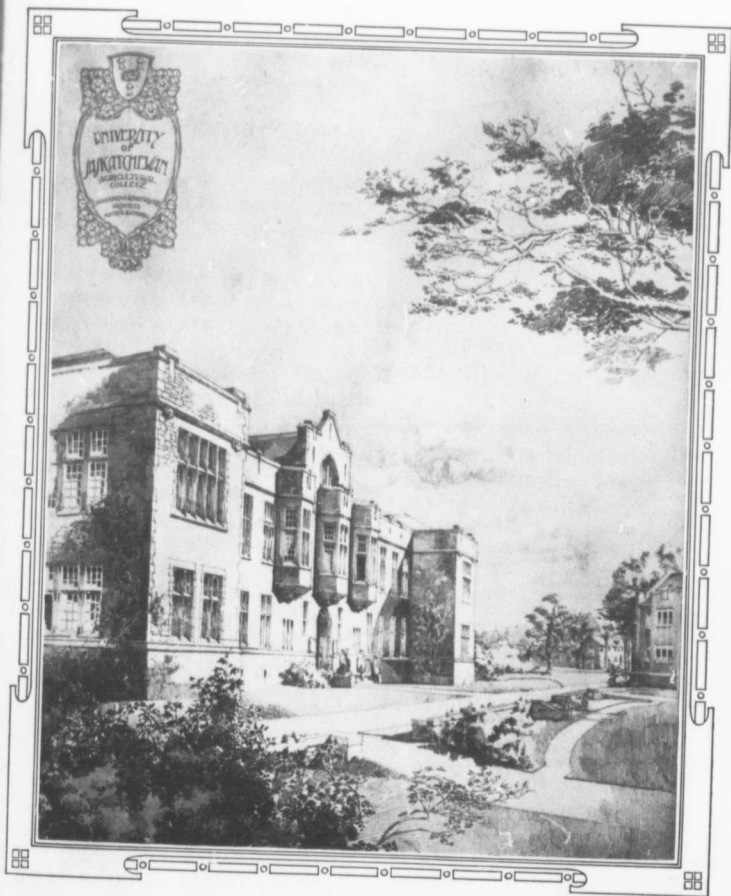
VIEWS OF SASKATCHEWAN.

SUNSHINE

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No. 5

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MAY
1914



UNIVERSITY OF SASKATCHEWAN, SASKATOON

SUNSHINE

PUBLISHED BY THE

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



HEAD OFFICE AND BUILDINGS

SUN LIFE ASSURANCE COMPANY OF CANADA.

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Chief Medical Officer.

Your Increased Income.

Have you obtained any increase in your salary or other income since you last took out a life assurance policy?

If so, what have you done with it? Have you put all the extra money away safely, in bank or investments? Or have your responsibilities been increased, say by way of additions to your family, to such an extent as to use up part or all of the additional income? Or have you devoted the increase of the funds at your disposal to giving yourself and your family a greater share of the comforts and luxuries of life?

Probably you have done a little of each of these things. Nobody will quarrel with you for increasing your bank or investment savings. Increase of family responsibilities is to be expected and it is fortunate that increase of income has come with it. And there is no denying that as your income grows you are entitled to a little more pleasure for yourself and your family.

But there is one thing that too many people seem to forget when money flows more rapidly than before into their hands. They forget that, as a rule, the increase is but temporary. For the man whose income depends on his own energy and ability the increase, and in fact practically the whole income, must stop when his heart stops beating, and possibly may cease a long time before that.

If the increase is *all* put in the bank, or in securities, it means that you are trying to build up an estate. But it will take years to do so, and if you are taken away in the meanwhile there will be little to show for it, and those for whom you are building up your estate will take little comfort from it. Some portion of the amount should be put into additional life assurance, thus making sure that, no matter how soon you may be stricken down, a portion of your increased income has been given *permanence*.

But, you may say, your increased family responsibilities use up all your increased re-

sources. What would you have done had the increase in your resources not come along with your additional responsibilities? Could you not have managed to get along somehow? And remember, your extra responsibilities require extra provision in case of your demise. In other words the amount of life assurance protection you had before is *no longer sufficient*, and it is your duty to devote some portion of your extra income to increasing the protection.

If you argue that you and your family are entitled to some extra comforts and luxuries, you need hardly fear contradiction. The greater your means, the greater your comfort should be. Still, the higher scale of living to which you accustom your family during your life, the higher the scale they will expect when you are gone. For every step upward in the manner of your living now, provision should be made for a step upward in the prospective scale of your family's living later.

No matter in what direction you decide to expend your additional income, it is obvious that life assurance protection should receive consideration. The man who looks at the question fairly, without prejudice, will see the force of the above argument. More life assurance is necessary to *protect your increased responsibilities*.

W.F.S.

Good Enough for the King.

The other day we read in the newspapers that King George V. of Great Britain had just received the proceeds of a large endowment policy which he had taken out a number of years ago. We call this to the attention of those who imagine that life assurance is something designed for the benefit and participation of the lower and middle classes alone, and not for those in receipt of established and independent incomes.

A Friend in Need.

"A Friend in Need—is a Sun Life policy."
We may be excused for altering this proverb, for whichever way you look at it, you will at least

admit that both in "need" and in "deed" a "Sun Life" policy is a friend above all friends.

In the time of adversity it will provide for your misfortunes.

In the event of death, it will sustain those who are left unprovided for.

As a matter of "business," a "Sun Life" assurance policy has been proved times out of number to be the key that unlocks the door to opportunity.

Your instant decision should be to know all that is worth knowing about "Sun Life" assurance policies.

The subject is no less an important one, because it is one which has been repeatedly dilated upon.

World's Assurance Congress.

The Canadian Life Assurance Officers Association, at a meeting recently held in Toronto, chose Mr. T. B. Macaulay, Managing-Director of the Sun Life Assurance, Company of Canada, its representative at the next meeting of the National Life Assurance Congress of the World, to be held in San Francisco. It is, perhaps, needless to add that the interests of the association will be well looked after by Mr. Macaulay.

President Macaulay.

We are pleased to be able to announce that our esteemed President, Mr. Robertson Macaulay, who recently underwent a very serious operation, is now well on the way to complete recovery. Some apprehension had been felt owing to the burden of the patient's eighty-one years, but the manner in which he rallied from the shock was a revelation to those attending him. To the physical condition of a man of sixty, Mr. Macaulay brought the aid of that indomitable will which has meant so much to the success of the Company whose upbuilding has been his life work, and the result has been his rapid recovery from an operation which might have well overtaxed the vitality and resistance of a man two score years his junior.

The outcome of the operation has been a triumph, not only for the skill of the surgeon, but also for that spirit of militant optimism which has characterized Mr. Macaulay throughout the course of an unusually long and active career. At the time of writing, April 29th, the President's condition is improving steadily and it is expected that within a few days' time he will be able to leave the hospital for his home.

SASKATCHEWAN

BOTH by virtue of its physical advantages and its geographical situation, Saskatchewan is eminently adapted to mixed farming and stock-raising. This statement may surprise many who have hitherto considered the province fitted only for wheat-growing! The marvellous development of this much favoured portion of the great Dominion of Canada is difficult to comprehend.

It was not until after the Riel Rebellion in 1885 that the province commenced to attract the attention of settlers and any decided immigration set in. The influx of people from that date forward increased very rapidly. Up to that time the prairies were peopled by a few Indians, half-breeds and traders, with a very sparse sprinkling of settlers. Gradually, however, eastern Canadians, English, Scotch, Irish and French settlers were attracted by the wonderful productiveness of the soil and the promising future held in store for the people locating there.

The first resident Lieutenant-Governor for the North-West Territories, the Hon. David Laird, was named in 1875. With him was appointed a council of three members, which held its first meeting at Livingstone, on the Swan River, in 1877. Battleford was chosen as the seat of government, and the sessions of the Council were held there for six years. In 1883 Regina, on the main line of the Canadian Pacific Railway, then under process of construction, was selected as the capital. The duties of the early government seem to have been confined almost wholly to providing support to the Indians.

Considerable alarm was felt in the earlier days of the province that the large foreign population taking up residence would be a menace to the comfort and quiet of the Canadian residents. These fears, however, proved without foundation, and owing to the splendid public school system of the province, the various races are being harmonized into a splendid type of Canadian manhood.

In 1905 the North-West Territories were divided into provinces, the portion east of parallel 110° west longitude to the Manitoba boundary constituting the province of Saskatchewan. The settled portion of the province now comprises about four hundred square miles. That part of the province north of Prince Albert is not settled to any extent, although there may be found several important trading posts and much fertile land as well as forests of considerable size.

Saskatchewan's wonderful wheat-producing records have attracted public attention and are drawing each year many settlers within its borders. Such, indeed, are its potentialities in this respect that those most competent to judge predict that it will not be long before it will produce more wheat than any one of the United States, and, subsequently, more than all the United States combined. The land surface of the province contains no fewer than 155,092,480 acres. Its clear, dry, bracing atmosphere is undoubtedly due to the fact that it is from 1,500 to 3,000 feet above sea-level. There are times, it is true, during the summer season, when the temperature reaches 100 degrees; but the heat is modified by a refreshing breeze which renders the conditions at night pleasant even after the most torrid day. The winter cold is intense, according to the thermometer; but here, as elsewhere, the application of common sense in the matter of housing and clothing overcomes what some call "rigours of climate." The province may be said to consist of open prairie with alternating groves of poplar and willow and patches of delightful woodland. There are, however, in parts of the province ranges of low hills intersected by ravines, many of which are well-wooded and supply considerable quantities of fuel, while in the north vast and valuable forests cover hundreds of square miles. Perhaps the most suitable part for ranching is in the south-west.

In 1901 the population of Saskatchewan was 91,000; to-day it is over 575,000, and the immigration returns point to the probability of this number being considerably increased in the near future.

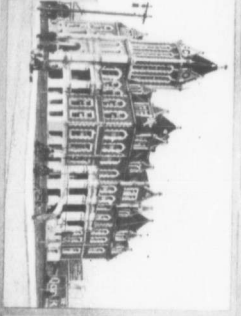
Regina, the capital of the province, is a handsome, up-to-date city, peculiarly favoured in point of railway facilities and growing in importance daily as a great distributing centre. No fewer than ten railway tracks converge upon it. Few people would have supposed that in the space of a quarter of a century the canvas shelters of its early days would be replaced by well-designed modern buildings, and that the prairie itself would be carrying substantial roadways. It was a happy inspiration that led the founders of the city to decide that the new legislative buildings—the finest of their kind in Canada—should be reared upon a plot on what was then the outskirts of the city. Such foresight is abundantly justified when the fact is borne in mind that within the space of



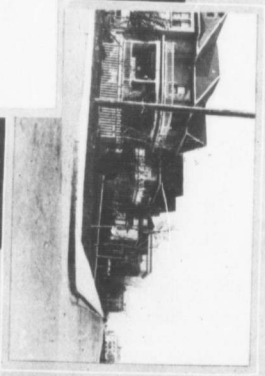
Asahinboka Club.
Collegiate Institute.



INTERESTING VIEWS OF REGINA.
City Hall.



A Residential Street.
Government House.



twenty years the population has risen from 200 to 42,000.

The following figures will give an idea of the phenomenal growth of the enterprises of Saskatchewan in the past decade :

	1903	1913	
Miles of railways in operation	1,053	5,845	
Population	140,500	575,000	
Incorporated cities	2	7	
" towns	11	80	
" villages	5	248	
Schools	832	3,226	
Banks, including branches	17	405	
Post Offices	143	1,525	
Municipalities	2	295	
Miles of telephone and telegraph lines	1,509	26,656	
Area surveyed (square miles)	64,152	121,650	
Area under crop (acres)	1,117,000	9,692,560	
Crop return (bushels)	25,235,000	243,500,000	
Live Stock	Present Value	1903	1913
Horses	\$103,638,500	83,461	592,220
Cattle	39,068,275	227,053	820,825
Sheep	673,040	73,079	128,198
Pigs	3,248,800	27,753	324,880
Poultry	2,379,977	4,759,954

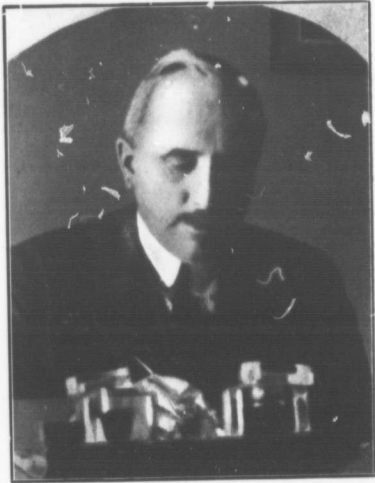
Saskatoon, Moose Jaw, North Battleford and Prince Albert are among the leading towns of the province, all of which have experienced wonderful industrial prosperity and consequent growth in population. Some of the photographs published in this issue of SUNSHINE illustrate the rapid transformation in the towns of the province. Unmistakable evidence of their progress is to be found in the steady, yet rapid increase in real estate values. Comparison of present day prices with those obtaining a few years ago reveals an astonishing upward tendency.

The Sun Life Assurance Company of Canada is well represented throughout Saskatchewan, and in other parts of the Dominion, and has its principal office for the province in Regina. Mr. N. T. Truell, manager for the district, has surrounded himself with a staff of live business producers, with the result that each year the agency provides members in increasing numbers to the Macaulay Club, an organization composed of the leading men among the Company's solicitors for assurance.

The Forehanded Man.

A recent issue of *The Saturday Evening Post* gives a very clear and concise explanation of the business methods of leading life assurance companies from the pen of Mr. Will Payne, the well-known writer. We quote the following sentences from his introduction as being of particular interest to our readers :

"For any man who has a family and not a fortune, by far the most important of all investments



S. B. NELLES, Loan Manager for Saskatchewan.

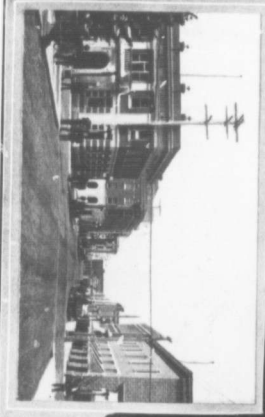
is life assurance. For a young man who has no family it is a good investment too; for he can, so to speak, invest his youth and health in it, and later on he may have dependents when youth and health are gone.

"No insurable man, with wife and children who would be deprived of their support by his death, can afford to go without life assurance for a day; in fact I believe it would be a good thing to make life assurance compulsory for married men without fortune.

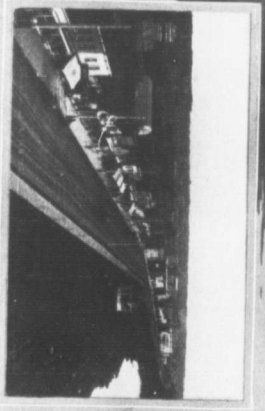
"Eugenics proposes that a doctor's certificate of sound health shall be a condition precedent to the issuance of a marriage license. I would make the prospective bridegroom show his life-assurance policy too. If it is to the interest of society that only healthy parents have children it is equally to the interest of society that some provision be made for the child's support in case the father dies.

"There is still a good deal of silly prejudice against life assurance among young, sentimental and inexperienced women. They call it taking blood money for a husband's death. That is nonsense. If every wife felt that way, and every husband were guided by his wife's feeling, there could be no life assurance, and thousands of women and children who are now somewhat provided for would be plunged into beggary.

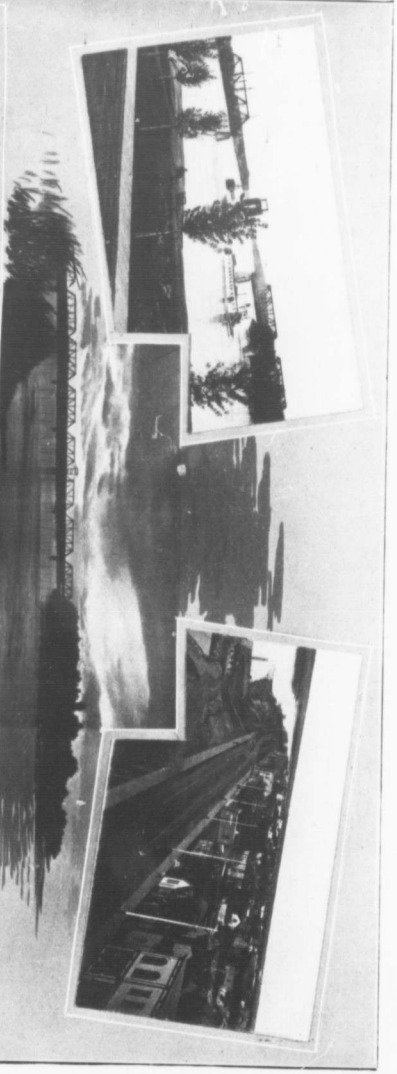
"Life assurance is really the simplest and surest thing in the world."



View of River at P. Ince Albert.
10th Street, West



River Street, East.
River Street, looking West.



VIEWS OF PRINCE ALBERT.
Sunset on the Saskatchewan



A PAGE OF APPRECIATIVE LETTERS

What Profits Did.

"I am most agreeably surprised and delighted with the notice from your Company that the quinquennial profits have been sufficiently large not only to pay one year's premium on the policy which I have with you, but also to pay me in cash a substantial amount."—FRANK DENTON, Toronto, Ont.

A Satisfied Policyholder.

THE SUN LIFE ASSURANCE CO. OF CANADA.

Dear Sirs,—Kindly accept my thanks for your cheque for twelve hundred and forty-nine dollars and ninety-five cents, in settlement of the twenty-year endowment policy No. 44025 which I received through your representative. Your prompt payment I appreciate very much. I consider both from a protection point of view and an investment it has been good business for me.

I received three hundred and forty-nine dollars and ninety-five cents more than I paid to your Company and for twenty years you carried my risk in life assurance.—J. A. HERSHEY, M.D., Owen Sound, Ont.

Premium Paid Was a Joke.

February 16th, 1914.

SUN LIFE OF CANADA.

Dear Sirs,—My policy in the Sun Life, No. 43177, issued in January, 1894, reached back here safely the other day endorsed paid-up for \$1,240.

In a way it seems to me a kind of a joke, all I paid the Company only amounts to \$440—yet for 20 years the Company was likely at any time to have to pay my estate \$1,000 and at the end of the twenty years if I had not wanted to continue the policy the Company—although risking a thousand dollars for twenty years—was willing to give me back my \$440 and \$78.65 to boot. Just leave interest out of the question, because I never would have put that \$22.10 in the savings bank every year and even if I had, my estate—had I died—would have only got the amount of the deposit and not \$1,000.

With in my young days I had been able to take out more 20-payment life policies.—CHARLES HUGHES, Hartford, Ct.

Secured Another Policy.

November 21st, 1913.

SUN LIFE OF CANADA.

Re policy No. 43296.

Gentlemen,—I am in receipt of your cheque this day through Mr. T. E. Foster in settlement of above policy, for which accept thanks. The result could not be more satisfactory. This policy as you know, was issued on the return premium plan, the premium being \$30.75. I had my family protected all these years in case of my death, for \$1,000 and also in addition every premium I had paid. I am now receiving in cash \$690.70.

If any person would not be satisfied with such a result they certainly would be hard to please. I have seen results in other companies and they cannot begin to compare with results I have seen in the Sun Life of Canada. I have always spoken a good word for the Sun Life but this result enthruses me and therefore, in the future as in the past, I will continue to recommend Mr. Foster and his Company to any one contemplating assurance. You are at liberty to use this letter in any way you wish. With best wishes for the continued success of the Sun Life, I remain—DAVID WILLIAMS, Almonte, Ont.

P.S.—I am placing a policy to-day on my son, Arthur, age 10, with Mr. Foster.—D. W.

Pleased With Profits.

January 28th, 1914.

SUN LIFE ASSURANCE COMPANY.

Dear Sir,—Kindly be advised that I have decided to accept the 2nd option or the reduction of premium, making my present premium \$30.15 for the sixth premium. Kindly find cheque enclosed for same.

In this connection I am pleased to state that I am very much pleased with the profits shown on your report.—C. M. HERRINGER, Morenci, Mich.

Unlike Assessment Society.

OTTAWA, March 28th, 1914.

W. H. HILL, Esq.,

Manager, Sun Life Assurance Co. of Canada,
Peterborough, Ont.

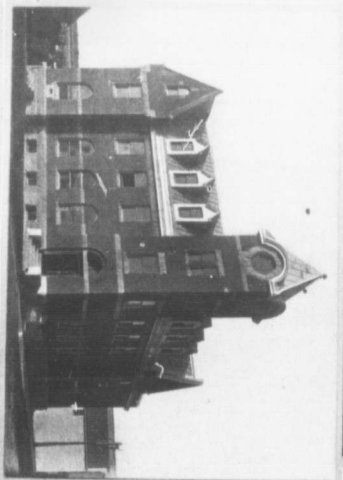
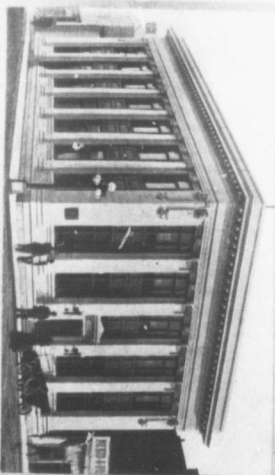
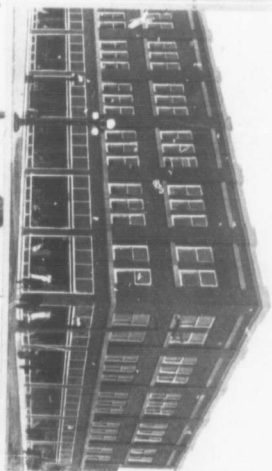
Re policy No. 25825.

Dear Sir,—Your favour of the 20th instant duly received; and it was such a pleasant surprise that it nearly gave me heart failure; but with such a financial incentive to live until after the 1st of April, I have rallied and the only reason I have not written to express my thanks before is the lack of time. On the maturity of my policy, I withdrew the profits,—I have not the amount at hand, but I think that my profits are more than I have paid in, and I have still got the assurance contracted for, plus this \$70.00 after the 1st of April.

Now, this is especially pleasant in my case, as I have just had an experience with an assessment society, where they put it up to me to die before a certain date if I wanted my beneficiary to receive the face value of the policy. As I was not prepared to go to a better world (?) to enforce the claim, I had to accept their alternative of a lien on my policy of over \$200.00. Wishing you continued success, I am,

I. E. CROSS.

NOTE.—The above policy was issued on the L. 20 R.D. 20 plan and matured in 1909. The accumulated profits were withdrawn at maturity and a paid-up policy taken for the face value. In April, 1914, the bonus addition paid was \$70, which appears to please the assured very much.



Mckimton's Limited, Departmental Store.
One of Four Schools.

WEYBURN PUBLIC BUILDINGS.

Weyburn Security Bank.
Post Office.



SASKATCHEWAN CRESCENT, IDLYWLD, SASKATOON—A TWO-YEAR OLD RESIDENTIAL SECTION.

Annuities.

Why be content with 4% when you can obtain with greater security 6%, 8%, 15%, or even 20%? The cost of living is rising; incomes derived from investments are, in many cases, falling. What is to be done? The prudent investor is turning his attention to annuities. The Sun Life Assurance Company of Canada deals with the whole problem of annuity assurance on progressive and comprehensive lines. The attractive forms of annuities offered do not only appeal to those who have reached the evening of life. Middle-aged men and women with small and large capital, even young men and women with no capital at all, but with incomes that leave a margin for saving—all find investment advantages in annuity assurances, not to be gained elsewhere.

You can buy an annuity out and out, or you can buy a deferred annuity and pay for it out of your income—so much per year until the annuity is due. You can buy joint annuities for yourself and your wife, you can buy educational annuities for your children, you can buy annuities with the whole return of your capital guaranteed. And these are but a few of the various forms of annuities purchasable. Investigate! Your enquiry may mean, probably *will* mean, the doubling or quadrupling of your present income. You will gain in every way by taking out an annuity. Your income will be fixed and regular, independent of labour troubles and international complications. It will be a larger income and more amply secur-

ed. If you happen to be in indifferent health when the arrangement is made you will have *still better* terms offered you. Why not at once investigate?

Dat Lettah.

Aunt Tilly's son had been in the West some time, and she awaited a letter from him with much impatience. As time went on she grew very anxious, an anxiety which her friends appreciated and shared. One day the postman was seen to stop at her home, and Aunt Mahaly, who lived next door, went over that evening to hear the news.

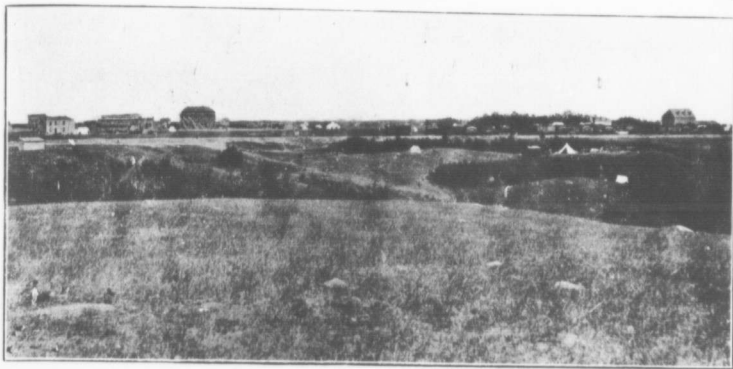
"I tuck notice dat de postman stops at yo' house dis mawnin', Sis' Tilly, an' I confess dat yo' got dat lettah from Rastus dat you's been lookin' fur," she said.

"Yes, hit wuz f'om Rastus," returned Aunt Tilly.

"What did he hab to specify erbout de West?" inquired Aunt Mahaly, with interest.

"Doan' know," replied Aunt Tilly, sadly. "Hit said on de kiver ob de onvelope ter return in five days, an' hit had been fo' days er comin', an' ez hit didn't hab but one day ter git back in, I knowed I'd hab to hurry an' mail hit, an' I nebber had time to read hit."

A life assurance policy is a specific for the blues; but it is medicine you must take when you are well.



NORTH BATTLEFORD IN 1904.

A doctor on returning from a professional call, found a load of hay overturned near his home, and a young Swede busy trying to reload the hay on the rack. He invited the boy to jump in the buggy, go to his home and have some refreshments before finishing his job, but the Swede said: "No! I don't tank my fadder he lak it." After some urging he was driven to lunch at the doctor's home. But every once in a while he would break out with: "I don't tank my fadder he lak it." The doctor lost all patience with him and said: "I'd like to know what difference it makes to your father whether you are here taking lunch or down there pitching hay."

"Well," the boy replied, "you see my fadder he be under de load of hay,"

The men who talk most about genius are the men who like to work the least.

A home without books, periodicals and newspapers is like a house without windows.

When a windstorm sweeps the country, it is the weakened trees, those with rotten hearts, that fall.

The man who is sincerely concerned as to how his wife is dressed when she appears in public with him would do well to think about how his widow will be dressed.

The law gives your wife one-third of your estate. Life assurance will give her all. There may be litigation over your will, but the life assurance goes direct to her.



NORTH BATTLEFORD IN 1913.

Sun Life Leads Canadian Companies.

With assurance in force of \$202,363,996, new business of \$34,290,917, income of \$13,996,402, assets of \$55,726,347, and a surplus of \$5,752,986, the Sun Life Assurance Co. of Canada last year fully maintained its leading position among Canadian life companies.

This Company's growth has indeed been remarkable. Ten years ago the total income was \$3,986,139, the assets, \$15,505,776, and the assurance in force, \$75,681,189. Twenty years ago the income was \$1,240,483, the assets, \$4,001,776, and assurance in force, \$27,799,757.

Payments to policyholders since organization, plus the assets now on hand, exceed by \$1,100,000 the amount received from policyholders in premiums. Profits paid policyholders in 1913 reached the new high level of \$706,424, besides which there was added to surplus the sum of \$421,904.

Transacting a world-wide business, the Sun Life has by its progressive methods and enterprise done much to make the name of Canada well and favourably known abroad. It is recognized everywhere as a solid and substantial institution.

The foremost position the Company has attained is a striking tribute to the all-round assurance



McCALLUM-HILL BUILDING, REGINA, THE HOME OF THE SUN LIFE SASKATCHEWAN AGENCY.



CANADA BUILDING, SASKATOON.

and executive ability of President Robertson Macaulay, and his son, Managing-Director T. B. Macaulay, F.I.A. President Macaulay on January 20 of this year completed the eighty-first year of his useful life. No assurance executive in Canada or anywhere else that we know of stands higher in the esteem of his agents and of the assurance fraternity generally than the virile president of the Sun Life.—*The Bulletin, Toronto.*

The Life Agent's Reward.

I received in my mail one morning, says Harry M. Grinnell, Seattle, Wash., a cheque for \$10,000, with instructions to go to a neighbouring town and settle a loss on a policy of assurance on the life of Mr. Blank. Arriving at the address given me I was met at the door by a young woman in the early twenties. Her face was sad, careworn and anxious. I asked if I might see Miss Blank. She replied by asking, "What's your mission?" I told her I had a cheque in payment of her father's life assurance, and when she heard this she fell in a swoon.

After she revived she told me how a few years before, when the assurance was taken out, they were living in the middle West. They were well to do and she and her mother thought they did not need life assurance, but her father reasoned differently and took out a policy. A year or so later



OLD AND NEW LEGISLATIVE ASSEMBLY BUILDINGS OF SASKATCHEWAN, REGINA.

the mother became ill and was taken to the coast and then to Florida, where she died. A heart-broken father and three girls returned to their home. A short time after a cyclone destroyed their house and buildings; then the father became ill and the doctor ordered him to Puget Sound. When they arrived at Spokane his strength failed, and it was several months before he was able to come to Seattle, where he lingered for some time.

After relating the above she said, "Father's doctor's bill and funeral expenses are not paid; the carpets we walk on, the dishes we eat from, and even the beds we sleep in are not ours, and this assurance money is the only thing we three girls have to depend upon in this strange land without friends. How thankful I am for my dear father's forethought and wisdom." She said more, but I did not hear it. Although a strong man, I could control my emotions no longer and bade her good-bye, promising to see her again, but they moved and I lost trace of them, but I have many times thought of them and the good our agent did the day he wrote that application.

Every time we deliver a policy I feel that we have done some good. But do we do as much good as we can or should? Brother agents, let us be more aggressive and persistent. We are doing a glorious work, and in the years to come we shall view the results of our labour with satisfaction and receive the expressions of gratitude from those we have helped to pay off a mortgage on a home or kept an orphan girl from want.

Public Sentiment and Life Assurance.

Public sentiment is much behind the times.

When a man dies leaving his wife and children unprovided for, his obituary does not censure him; neither does his epitaph. If he paid his way while he lived, they generally make him out to be a good citizen, whereas he was wanting in the most primary civic duty, that of providing for those of his own household.

If he provided for his family while living, that fact is regarded as a sufficient compliance with law and public sentiment, the implication being that a man cannot be charged with the duty of providing for them after he is dead.

But it is time this view of the case was abandoned. The world has long outgrown it. In these days a man can readily arrange to provide for his family after he is dead as well as before. There is no mystery about it. Wise men are doing it every day. The science of assurance has bridged over the future, and the grave is no obstacle to a man's fatherly care.

Therefore, should not law and public sentiment advance in harmony with this new state of things and impose their penalties and censures upon those who neglect to make use of this modern method of scientific benevolence? Should not a parent who will not adequately assure his life be put in the same category with a parent who neglects to send for a doctor when his children are ill?

Inability to provide is a plea that should not be allowed on any consideration. A man who cannot thus provide is by that fact, disqualified from



A PECULIAR FORMATION AT ROCHE PERCÉE, SOUTHEASTERN SASKATCHEWAN, which gave the town its name.

being a husband or parent. There are as a matter of fact, few things easier for the average man than to create an estate by life assurance for his wife and little ones in case of his death. It is far easier than to acquire a red nose, or a reputation for betting, or an automobile. It is in fact, so easy, that its very easiness is often made an excuse for postponing the assurance for an indefinite period, the idea being that it can be acted upon any time. Of course it is a wrong and altogether misleading idea, and has led to thousands of widows and orphans being in dire want at this day, but the point is this—that it is the ease, and not the difficulty, of the job that causes it to be deferred.

Just think how easy it really is.

A man can for \$30 or \$40 paid, at once create an estate of \$1,000 in case of his death, that shall be available for his family even if he never made another payment thereon. Think how little this \$30 or \$40 is in proportion to the good that it does! Can anyone name, or can anyone even conceive any way of investing money by which so small a sum can be put to such beneficent use? The thing is impossible—inconceivable.

Therefore when such a unique and powerful method of saving for one's family is within the reach of everybody, is it too much to ask that



CAIRN'S STORE, SASKATOON.

everybody shall make use of it? Should not the man who does not make use of it be called by his proper name—a worthless fellow; a scamp; an undesirable citizen? No matter what such a man's motive may be in not assuring, the effect of his act is bad for his family and for the community, and the community should mark its sense of it accordingly.—*Life Insurance Independent.*

Generous to a Fault.

Murphy—"Did you hear that poor Tim Casey's dead?" O'Flaherty—"Ye don't say so?" Murphy—"Yes, an' 'e's left all 'e 'ad to the Derry Poorhouse." O'Flaherty—"Ow much did 'e lave?" Murphy—"A wife an' ten children."

What Is It?

A college professor who was always ready for a joke was asked by a student one day if he would like a good recipe for catching rabbits. "Why, yes," replied the professor. "What is it?" "Well, you crouch down behind a thick stone wall and make a noise like a turnip." "That may be," said the professor with a twinkle in his eyes, "but a better way than that would be for you to go and sit quietly in a bed of cabbage heads and look natural."



COLLEGIATE INSTITUTE, YORKTOWN.



S. B. NELLES, LOAN MANAGER FOR SASKATCHEWAN, cooking lunch after a morning's shooting.



1. D. C. Day.
4. Jas. McGuirl.
6. Donald Fraser.
9. S. B. Nelles, *Loan Manager.*
11. F. C. Sinclair.

2. N. L. McNaught,
Cashier.
7. N. T. Truell,
Manager for South Saskatchewan.
12. Hugh Maher.

3. R. A. Piper.
5. J. N. Mertz.
8. J. A. Gillespie.
10. C. A. Manlove.
13. A. E. Counsell.

Sun Life Assurance Company of Canada

The Results for 1913

Assets

Assets as at 31st December, 1913.....	\$55,726,347.32
Increase over 1912.....	6,120,730.83

Income

Cash Income from Premiums, Interest, Rents, etc., in 1913,	13,996,401.64
Increase over 1912.....	1,663,320.04

Surplus

Surplus distributed to policyholders entitled to participate in 1913	706,424.19
Added to Surplus during 1913	421,904.26

Surplus earned in 1913.....	\$1,128,328.45
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Total surplus 31st December, 1913, over all liabilities and capital.....	\$5,752,986.08
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(According to the Company's Standard, viz., for assurances, the O.M. (6) Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest).

Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1913.....	4,982,553.25
Payments to policyholders since organization	39,385,287.91

Assurances Issued During 1913

Assurances issued and paid for in cash during 1913	34,290,916.79
Increase over 1912.....	3,476,507.15

Business in Force

Life Assurances in force 31st December, 1913	202,363,996.00
Increase over 1912.....	19,631,576.00

The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1883	274,865.50	735,940.10	6,779,566.00
1893	1,240,483.12	4,001,776.90	27,799,757.00
1903	3,986,139.50	15,505,776.48	75,681,189.00
1913	13,996,401.64	55,726,347.32	202,363,996.00