

VIEWS OF MARYLAND IN THIS NUMBER.

SUNSHINE

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No. 6

MONTREAL

JUNE, 1911



VIEWS OF MARYLAND.—MARYLAND INSTITUTE (SCHOOL OF ART AND DESIGN), MOUNT ROYAL AVENUE AND LANVALE STREET, BALTIMORE.

(Organized Feb. 5, 1825; Destroyed by fire Feb. 7, 1835; Re-organized Jan. 1, 1848. Again destroyed by fire on Feb. 7, 1904. Present building occupied Oct. 1, 1907. Funds—Andrew Carnegie, \$265,000; State Legislature, \$175,000; Michael Jenkins, building site.)

Maryland.

Although Maryland is one of the smallest states of the American Union, no other has had a more interesting history. Its area is 12,000 square miles, small compared with the great areas of Texas, Pennsylvania and New York, yet an area larger than Belgium, New Jersey or Massachusetts, and equal to one-half of Holland or nearly one-half of Scotland, and of the other states of the Union none enjoys

a more equable climate; none boasts more picturesque landscapes; nor is the interior of any other commonwealth so accessible to both domestic and foreign commerce.

Maryland is one of the few British provinces whose colonial government was vested, not in the crown or parliament, but in the hands of a feudal baron, an English nobleman, the head of the Calvert family, who appointed the governor and who usually initiated the laws. Its

founder, known as lord proprietary, was George, first Lord Baltimore, who, by his charter, was granted almost royal powers by King Charles I. The charter was continued by the successive Kings of England, save for a few brief years, down to the War of the Revolution.

The State was settled in 1634. The original colony consisted of about twenty men of wealth and culture and about two or three hundred mechanics, farmers and laborers.

The first settlement was made in the southern part of the province, on the Potomac river, near the Chesapeake Bay. The settlers purchased an old Indian town, Yoacomaco, and called it St. Mary's. It was a Roman Catholic settlement. A chapel was erected and a cross was planted by Father White, a priest of the expedition. Mass was celebrated and the province began its unique history. All religions were tolerated by the lord proprietary and, in 1649, an act of religious toleration was passed by the Assembly and became the law of the province. Many Protestants from Virginia and New England came to the settlement and no religious differences were ever seriously felt.

George, first Lord Baltimore, having died before the settlers reached the new world, his heir and successor, Caerilius, or Cecil, second Lord Baltimore, became the lord proprietary. Caerilius did not visit the settlement, but sent his younger brother, Leonard Calvert, as governor and lieutenant-general.

An Assembly of the freemen met in 1634 and passed many laws, subject to the approval of the lord proprietary. The common law of England became the law of the province until the proprietary and the freemen could come to an understanding as to whom belonged the initiative in making laws. This matter was amicably adjusted, and Caerilius became much endeared to the colonists for his liberal policy and good statesmanship.

The province had been granted the Calvert family upon payment of a nominal rent to the crown, and the lord proprietary adopted a similar policy towards the settlers. No land was sold outright, but each settler taking up land was required to pay an annual rental, known as quit rent. This system of a modern feudalism was continued throughout the entire colonial history. The settlement does not seem to have been a very remunerative investment, as the lord proprietary was under great expense in sending over settlers and in maintaining the government. The initial cost of sending over the first settlers was at least £40,000.

The Indians were always treated kindly by the settlers and by the government, and no serious Indian wars ever took place.

The charter of King Charles I. was never revoked, but was suspended for a few years under Cromwell, and the settlement remained palatinate, a feudal principality, during its entire colonial history. It was not a colony, in the ordinary sense of the word, but a form of aristocratic democracy, a petty kingdom within a kingdom, a form of government unique in the colonial history of the British Empire. For generations the capital, St. Mary's, and afterwards Annapolis, became the centre of the social life of the English settlements in America.

Thanks to its equable climate, its beautiful topography and its central location, Maryland soon became a favorite residential state, and indeed the leader in the social life of the colonies.

The location of the State geographically, and the variety of its soil, favor the raising of a great variety of fruits, vegetables and plants, from the delicate fig to the hardy berries and cereals. Its orchards and truck gardens have a national reputation, its apples, peaches, tomatoes, etc., have a distinctive flavor. The Lexington market, in Baltimore, is famous for its fine displays of fruits, flowers and vegetables.

The waters of the Chesapeake Bay and its scores of tributary rivers, creeks and falls, furnish a constant variety of sea food, such as oysters, crabs, fish, terrapin, etc., which is shipped to all parts of the country. Small game and wild fowl are plentiful.

Maryland is the most northern of the Southern, or so called slave states. Its northern boundary is the well-known Mason and Dixon's line, separating it from Pennsylvania. Over this line have come many settlers from the north and New England, bringing with them their energy and thrift and clearness of vision, a valuable addition to the hospitable and sanguine temperament of the southerners from Virginia and the Carolinas. This mingling of the diverse elements has made the State, especially Baltimore, a most attractive place for residence. The mingling of the Puritans and cavaliers has produced a race of enterprising yet conservative people, fond of the best things in life, as education, art, music, literature, but without the vulgar excesses of the more wealthy centres.

Though Maryland contains the metropolis of the South, the city of Baltimore, yet the State has very few large cities. This absence of large centres of population is partly due to the land system in vogue during its colonial period.

Every dweller in the rural section, were he lawyer, minister, merchant or mechanic, could easily secure a lease of land on easy terms. With its great water facilities, every county being bordered or traversed by one or more streams, each landholder could become a planter, having his own wharf or landing, easily accessible to the domestic and foreign shipping, and the need of the town for commercial purposes was not felt. The ports of entry were few and they seldom grew into large settlements. The county became the political unit, subdivided into hundreds.

Maryland, as a colony, was a land of plenty and very few imported goods were needed. The poorer farmers could buy directly from the trading vessels, while the wealthy planter would make frequent trips abroad to purchase supplies and have them sent direct to his own wharf or landing, without the need of a middleman.

Tobacco became the staple product, and tobacco warehouses were more numerous than barns or barracks. Tobacco had a ready sale abroad and all classes of settlers had many of the luxuries of the times.

Three cities of Maryland, however, claim special mention, Baltimore, Annapolis and Wash-



VIEWS OF MARYLAND.—INTERIOR COURT, MARYLAND INSTITUTE, BALTIMORE.



VIEWS OF MARYLAND.—LEONARD CALVERT MONUMENT, ST. MARY'S CITY, SITE OF FIRST LANDING IN MARYLAND. UNVEILED JUNE 3, 1891.

INSCRIPTION.—By his Wisdom, Justice and Fidelity, he fostered the infancy of the Colony, guided it through great perils and, dying, left it at peace.

ington. It is true, Washington is no longer a city of Maryland, but Washington and the whole of the present District of Columbia are entirely within the bounds of Maryland.

Annapolis, the capital of the State, is a small town, but it has had an interesting history and still claims attention for some unique features.

It is well located, both commercially and geographically. Its spacious harbor, called Annapolis Roads, extends out into the Chesapeake Bay, and has anchorage grounds for hundreds of vessels. To the north of Annapolis is the Severn River, small but very picturesque, and well wooded, an ideal place for summer homes.

In Annapolis are buildings that have a national reputation. The State House, St. John's College and the Naval Academy. The State House is a fine survival of colonial architecture. It is still well preserved. Its famous dome can be seen far out in the bay. In this building for hundreds of years has convened the state legislature, the Maryland Assembly. In one of its halls, George Washington, after the close of the War of the Revolution, gave up his sword to the general government, so resigning as head of the army, and discouraging any attempt of his friends to make him the Cæsar or Napoleon of the young republic. As a modern Cincinnatus, he returned to his plough at Mt. Vernon.

St. John's College, consisting of a group of old, unattractive buildings, was instituted in the reign of William III. of England, and was originally called William and Mary College, after the King and his Queen. It has a fine campus and interesting memorials of colonial days.

The U. S. Naval Academy, occupying many acres on the water front, is, without doubt, the best located and best equipped building of its kind in the United States.

In Annapolis can be seen scores of fine old mansions of the Queen Anne style, indicating the wealth and social standing of the colonial occupant.

The city of Baltimore, in Maryland, is the metropolis of the South. Though comparatively small in area, it is a city of homes. With its good harbor, its ample piers and docks, its numerous steamboat and railroad lines, its cheap rentals and overflowing markets, there is assured for it a brilliant future. It is a cosmopolitan city. Here are descendants of the good old Irish and German families, with a large intermixture of French, Scotch, English and Welsh. Here have gathered the New Englanders from their misty shores, and the Virginians and Carolinians, with their soft language and cavalier temperament. The city is fast becoming an educational centre, with its numerous colleges, giving courses in law, medicine, classics, music, fine arts, etc.

Many Maryland towns, with their hospitable people, well laden tables, fine water, beautiful water fronts and genial climate, are much patronized as ideal summer resorts.

Maryland has had some eminent names in the roll of soldiers, sailors, scholars, poets, philanthropists, and statesmen, among whom are Howard, Schley Poe, Key, Randall, Reese, Peabody, Pratt, Shepherd, Pinkney, Wallis, Johnson, Carroll and McLane. Her hall of fame is not large, but the names are choice and unlying. Many of her scientists have a national and international fame.

DR. L. W. WILHELM.



Tips for Medical Directors.

The following information along the line of physiology was given by a boy in a village school in his examination paper, according to a New York paper:

"The spine is a long bone in the back of a person. It has a hinge in it; otherwise we could not sit down. Tight lacing drives the ribs into the heart, and is therefore bad. High-

heeled shoes pitch you forward so that you are apt to get curvature of the spine, and this is dangerous. Appendicitis is something folks never knew they had until within a few years, and if the doctors had not gone and told about it, it seems to me folks would have been better off. There is something called the vermiform appendix that gets clogged up like the pipe in the kitchen sink, and if you don't have it attended you die, and sometimes you die if you do, so its a dangerous disease any way you fix it. Sometimes doctors think you have it when you ain't and they go and open you by mistake, and that is lots of bother and trouble all for nothing. Germs are things you can not see nor smell, but you know it when you have them all right. The bones of the body are to keep us in shape. Without them we would be like jellyfish. The bones and the muscles work together, and if we did not have either bones or muscles we would be very bad off and probably idiots. The brain is what we think with. The more we have of it the more we think. People who do not think have no brains."



The Waiter's Fluent Tongue.

The waiter who shouts out his order to the cook in the kitchen may soon be as extinct as the dodo, but his cries should live forever.

"Mutton broth in a hurry," says a customer. "Baa-baa in the rain! Make him run!" shouts the waiter.

"Beefsteak and onions," says a customer. "John Bull! Make him a giunny!" shouts the waiter.

"Where's my baked potato?" asks a customer. "Mrs. Murphy in a sealskin coat!" shouts the waiter.

"Two fried eggs; don't fry them too hard," says the customer. "Adam and Eve in the garden! Leave their eyes open!" shouts the waiter.

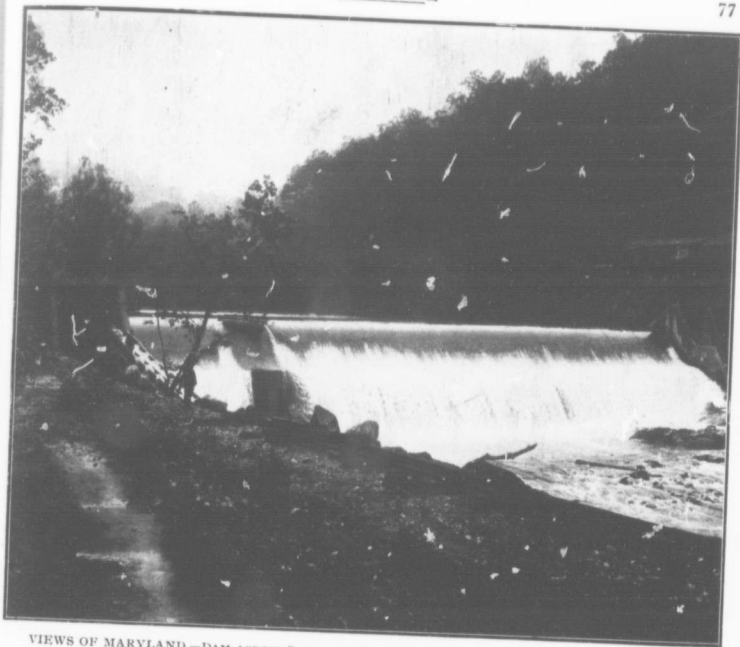
"Poached eggs on toast," says a customer. "Bride and groom on a raft in the middle of the ocean!" shouts the waiter.

"Chicken croquettes," says a customer. "Fowl ball!" shouts the waiter.

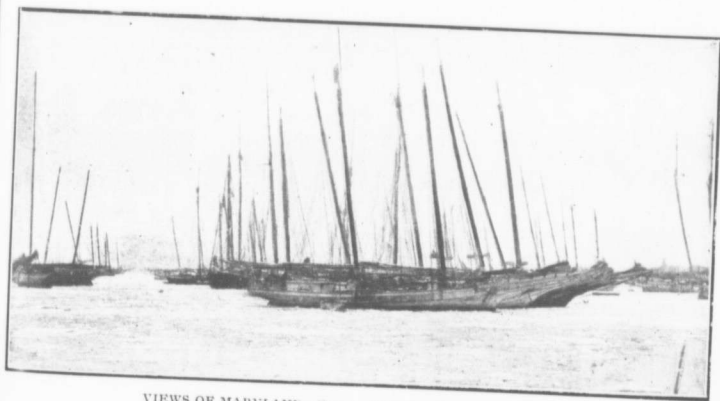
"Hash," says a customer. "Gentlemen wants to take chance!" shouts the waiter. "I'll have hash too," says the next customer. "Another sport!" shouts the waiter.

"Glass of milk," says a customer. "Let it rain!" shouts the waiter.

"Frankfurters and sauerkraut, good and hot?" says a customer. "Pido, Shep and a bale of hay!" shouts the waiter; "and let 'em sizzle!" —New York Evening Sun.



VIEWS OF MARYLAND.—DAM ACROSS PATAPACO RIVER, A FEW MILES ABOVE BALTIMORE, AT WHICH A COMPLETE ELECTRIC LIGHTING AND POWER PLANT IS INSTALLED.



VIEWS OF MARYLAND.—FLEET OF OYSTER BOATS, BALTIMORE.

SUNSHINE

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A. M. MACKAY, *Editor.*



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SUNSHINE				June 1911						
SUN	MON	TUE	WED	THU	FRI	SAT	SUN	SUN	MON	
First	Full	Last	New							
Quar.	Mo.	Quar.	Mo.							
4	5	6	7	8	9	10	11	12	13	
11	12	13	14	15	16	17	18	19	20	
25	26	27	28	29	30					

Growing Old.

Browning says—

"Grow old along with me,

The best is yet to be,

The last of life for which the first was made."

It is not everyone, however, who regards old age in this cheeful way, yet as a matter of fact old age, if it is rightly approached, has many compensating features. If one has spent his youth and middle life wisely there is no reason for looking upon old age as anything less than the autumn of life in which the harvest is gathered that has been sown in the early years.

A great deal depends, though, on the way in which the early years of life have been spent, as to whether old age will be enjoyable or not. If one can claim like Adam, in Shakespeare's "As You Like It," that his old age was vigorous because his youth had been temperate, he has little to fear in his declining years. Says Adam—

"Though I look old yet I am strong and lusty,
For in my youth I never did apply
Hot and rebellious liquors in my blood,
Nor did I with unbashful forehead woo
The means of weakness and debility;
Therefore my age is as a lusty winter,
Frosty but kindly."

In old age we not only reap the benefits of temperate living in our earlier days, but of wise living in other respects. It is then we enjoy the proceeds of industry and frugality; it is then that we enjoy the companionship of friends we have made in early days; it is then that

we are able to recall the thoughts which we have accumulated in years of reading and study. In other words it is the harvest time of life, and as harvest time is the most cheerful of the year, so old age, if life has been rightly spent, will be the most cheerful part of our sojourn on earth. There will be, to quote Shakespeare once more, "Honor, love, obedience, troops of friends."

There is one thing, however, that we shrink from in old age with a justifiable aversion, and that is the spending of that portion of our life in poverty. It very often happens that life has been so lived that one's resources are expended before the period of old age comes on, and therefore it is absolutely necessary in order to experience the maximum of comfort in old age to have provided for it by some means, either by successful business ventures, careful saving or some other method.

Among all these we do not think there is one which guarantees comfort in old age to be compared with the assurance of one's life on the Endowment plan. There are many men who find it almost impossible to save money unless they have the inducement of an assurance policy. This contract compels them to set aside so much every year or else they will forfeit the benefits; and it is morally certain that thousands of people have provided for their old age in this way who otherwise would have passed that period of their life on a poor-farm or in an almshouse.

Thoreau says, "The sun shines as warmly and brightly on the doorsteps of the poorhouse as upon those of a palace," but although this may be true in a material sense, we do not think the spirit of the pauper would respond to the charm of the sunshine as would the soul of the inhabitant of the palace. It is said "There never was a philosopher who could endure

the toothache patiently," and there are very few philosophers who could approach the steps of an almshouse with any feeling except that of profound humiliation. It is doubtful whether Thoreau himself would have done so. Therefore let us use our earnest efforts to make provision for old age, and, as we have said above, we think that the most efficient means is the taking out of an assurance policy on the Endowment plan in early youth, or middle age, when the premiums are low and the money-earning power is at its best.

As examples of what a very small saving will accomplish when invested in an Endowment policy we might quote the following: At age 25 a premium of \$23.45 per annum will provide \$1,000 with profits at age 70. This premium is equivalent to less than 8 cents per working day. Similarly a saving of less than 9 cents per day will give \$1,000 at age 65; less than 10 cents per day, \$1,000 at age 60, and less than 11 cents per day will give \$1,000 at age 55. This may seem incredible but it is none the less true. Provided with one of those policies for a substantial sum we will the more readily quote the optimistic poet,—

"Grow old along with me,

The best is yet to be,

The last of life for which the first was made."

The advice to "never surrender your policy" is what, in sporting phraseology, would be called the "straight tip." In many instances, of course, policyholders are brought by sheer necessity to ask for the surrender value. On the other hand, it is about the first thing many of the less thrifty resort to. It cannot be too strongly emphasized that surrenders are to be deplored, not only from the Company's point of view, but more especially that of the policyholder. The soundest thing is to hold the policy, and only yield it up as the last resort.—
The Review, London, Eng.

The Grim Reaper seems to have a special liking for the unprotected home.



VIEWS OF MARYLAND.—U. S. NAVAL ACADEMY AND WATER FRONT, AT ANNAPOLIS.

The Folly of Lapsing.

If a man does a wise thing, in a given direction, why should he permit himself afterwards to do a foolish thing?

It is a wise thing to assure one's life; it is the height of folly to allow the assurance policy to lapse.

Yet assurance policies lapse every day, and every day some family suffers because of that fact. Every year tens of thousands of families suffer because the assurance that once protected them exists no longer.

The Standard Dictionary defines a lapse as a "deviation from what is right, proper or just; a slip or mistake through lack of care or attention." To lapse means "to permit or cause to slip, slide or become of no avail."

At this moment assurance policies are lapsing, and to-morrow, next week, next month or next year families which might have had the substantial aid that life assurance gives will be without it.

When a person permits his or her assurance to "slip, slide or become of no avail," he or she is piling up trouble for somebody, perhaps for helpless women and little children.

Life assurance should be the first thing a person who is a breadwinner for others should obtain. It is the last thing he should let "slip, slide or become of no avail."

Don't lapse. No matter how dark to-day may be, nor how downcast you are, keep your premiums paid. Sunny days will come again.

Don't lapse. The man who leaves no assurance in this world for his family will not take much of a character into the next.

Don't lapse. Hold fast to that which is good.

Don't lapse. You will sleep better if you know your wife has an assurance policy on your life payable to her in case of your death.

Don't lapse. John B. Gough said that "man has three hands—a right hand, and a left hand and a little behind-hand." If you die unassured your children may be a good deal more than a little behind-hand.

Don't lapse. "To have and to hold" a good policy of life assurance is wisdom which will confer enduring benefits.

Don't lapse. The man who gets on best in life is the one who knows how to stand fast when misfortunes come, and who always pays his life assurance premiums.

Don't lapse. You honestly considered it your duty to provide for your wife and children. Cling to that provision.

Don't lapse. Read the label on the bottle before you take your medicine. Read your assurance policy when you get it, and then hold on to it.

Don't lapse. Reflect five minutes before you let your life assurance go, and ask yourself whether any other asset you have may mean so much to your family.

Don't lapse. Your life is mortgaged, day of foreclosure unknown.

Don't lapse. You cannot from the cemetery ask your friends to look after your wife and children.—T.I.P.



Our Maryland Manager.

Mr. E. C. Peed has been in charge of the Maryland agency since May 1st, 1903. So well has he looked after the Company's interests during that time, that from occupying a position at the foot of the list, he has, by persistent work and careful management, enabled the Company to attain a position among the leaders. This speaks well when it is remembered that the Sun Life of Canada has transacted business in the State for a comparatively short period.



Some wives are now living on next to nothing, for their uninsured husbands will leave them nothing.



VIEWS OF MARYLAND.—ONE OF THE PARK BRIDGES, BALTIMORE.



VIEWS OF MARYLAND.—JOHNS HOPKINS HOSPITAL, BALTIMORE.

(Incorporated August 24th, 1867. Endowed by the Founder, Johns Hopkins, with \$3,500,000. Opened May 7, 1889. Johns Hopkins died Dec. 4th, 1873, aged 79. The grounds comprise 11½ acres, in the form of a square—four city blocks each way. On this same land is the Harriet Lane Home for the treatment of children. Henry Phipps has recently donated the money for a building to establish a Psychiatric Clinic at the hospital: approximate cost, \$750,000.)

Letters from Beneficiaries.

STIRLING, Nov. 3, 1910.
SUN LIFE ASSURANCE COMPANY,
Toronto.

Gentlemen,—Am very well pleased with the result of the dividend on my policy. Thanking you,

I am, yours truly,
FRANK ZWICK.

SEATTLE, Washington, Feb. 3, 1911.
JOHN H. POFF, Esq.,
Vancouver.
No. 87297.

Dear Sir,—I enclose the receipt for my dividends. I am very much pleased over the amount. I had no idea that they would amount to so much.

I am, very truly yours,
JOHN W. BAILEY, M.D.

SHERBROOKE, Feb. 3, 1911.
Mr. THOS. J. PARKES,
District Manager
Sun Life Assurance Company of Canada,
Sherbrooke, Que.

Dear Sir,—I have been a policyholder in your Company for many years, and have the highest opinion of its stability, prosperity and progress.

Yours faithfully,
J. S. MITCHELL.

NEWTON, Ont., March 20, 1911.
Mr. N. F. INGERSOLL,
Ottawa, Ont.

Dear Sir,—I received cheque for assurance all o. k. and please convey my thanks to Company for same. I am perfectly satisfied with the results of my dealings with them.

Yours sincerely,
WM. CALLANDER,
80 Oxford street, Guelph, Ont.

1203 DOMINION TRUST BUILDING,
VANCOUVER, B.C., Sept. 16, 1910.
THE MANAGER, SUN LIFE ASSURANCE CO.,
Winnipeg.

Dear Sir,—I have your esteemed favor of the 6th instant, with cheque enclosed \$1,076.40, in settlement of policies Nos. 29049 and 29050.

I consider this a very satisfactory settlement and really more than I expected to get, and more money than I received from other companies for a policy that has run the same length of time. I am sorry that I did not have a much larger policy with your Company.

Kindly accept thanks for your prompt payment.

Yours very truly,
J. A. CHRISTIE.

HARMONY VILLAGE, Va., Sept. 19th, 1910.
Mr. EUGENE C. FREED,
Baltimore, Md.

Dear Sir,—I am very much pleased at showing of my policies Nos. 130080-1. As to the choice of the three options, I will choose the one that is to my advantage, trusting same to your judgment.

Very truly yours,
H. S. MARCHANT.

OAKLAND, Md., Feb. 23, 1911.
Mr. E. C. FREED,
Manager Sun Life Assurance Co.,
Baltimore, Md.

Dear Sir,—I want to congratulate you upon the splendid statement of your Company, both in increase and dividends. I appreciated both your letters which I read carefully. With much success to you and the Sun Life in the future as in the past, I am,

Yours very truly,
OWEN TRACY.

BALTIMORE, Md., Feb. 28th, 1911.
Mr. E. C. FREED, Manager
Sun Life Assurance Company of Canada,
Baltimore, Maryland.

Dear Sir,—I beg to acknowledge receipt through you of statement of the first five year dividend under policy No. 129712, on my life, in your Company, and want to take this opportunity of expressing my satisfaction at the showing made. It seems that the five year dividend is about 95 per cent. of an annual premium, and based on my experience with assurance dividends, consider this a splendid showing.

Assuring you of my pleasure in seeing that the Sun Life is continuing to live up to its motto—"Prosperous and Progressive," and with best wishes for the Company's continued success, beg to remain,

Very truly yours,
L. LAKE, JR.

MAGOG, Sept. 6, 1910.
THOS. J. PARKES, Esq.,
Manager Sherbrooke District,
Sun Life Assurance Company of Canada,

Dear Sir,—I was unwell at the time I received your cheque for \$294.63 in payment of the profits on my policy (No. 28878). If it is not altogether too late please accept my thanks which I should like to send to your Company, as also to yourself, for the promptness and kindness with which you have dealt with me in this matter. I notice that besides having now a fully paid-up policy for \$2,500, I have also the right to withdraw profits on the policy every five years. Trusting you and your Company will have all prosperity in the future, I remain,

Yours sincerely,
(REV.) R. J. FOTHERGILL.



HARRY BELT,
Special Representative,
Baltimore.

MANAGER AND REPRESENTATIVES

E. F. PEED,
Manager for Maryland,
Baltimore.

CARL F. NEW,
Supt. City Department,
Baltimore.

BROCKVILLE, Ont., Dec. 1, 1910.

H. B. WHITE, Esq.,
Brockville, Ont.

Dear Sir,—On receipt of the dividend certificate on my policy in your Company, I must say I was very much pleased with the substantial addition to the amount of the policy for the past five years. I hope the Company will continue to prosper, and I am sure there is great satisfaction in having a policy in such a Company.

Yours truly,

J. S. COPLAND.

PENETANG, May 19, 1911.

JOHN A. TORY, Esq.
Supervisor Western Ontario and Michigan,
Toronto.

Dear Sir.—Find enclosed policy No. 32522, together with the receipt duly signed. Am very well satisfied with the earnings of the policy. Am sorry that it was not for \$5,000. Might just as well have been.

Yours truly,

JAMES LETHERDALE, L. D.S., D. D. S.

BALTIMORE, Md., May 22nd, 1911.

Mr. E. C. PEED, Manager
Sun Life Assurance Company of Canada,
Baltimore, Md.

Dear Sir,—I beg to acknowledge receipt of your Company's New York draft for \$2,941.70, same being in full settlement of policy on the life of my late husband, which he held in your Company. I thank you very much for this, and cannot tell you how much I appreciate the fact that he was insured in the Sun Life, and that his policy was thus kept in full force under its non-forfeiture provision.

When I realize that I received this cheque

owing to this liberal provision in the policy, and in fact I really thought the policy had lapsed, you can, of course, better appreciate the feeling I have regarding the matter.

Again thanking you and your Company, and recommending any and all intending insurers to the Sun Life, I beg to remain,

Yours truly,

GENEVIEVE M. NEW.

SMITHS FALLS, Ont., March 17, 1911.

Messrs. JOHN R. & W. L. REID,
Ottawa, Ont.

Gentlemen,—I received your letter and have looked over options Company offered me and I hereby accept option No. one for a new policy of \$1,000 with participation in profits.

I am well pleased with returns from old policy.

Sincerely yours,

J. A. ANDERSON.

MCDONAUGH, GA., Jan. 24, 1911.

SUN LIFE ASSURANCE COMPANY,
Montreal, Can.

Gentlemen,—I feel like I am due you a letter of thanks for the large dividend that you paid me this year on the policy I carry in your Company. I have assurance in three other companies, and the Sun Life has always paid me three or four dollars more on the thousand than any company I carry assurance in. Thanking you again for my dividend and with best wishes for your Company,

I am, yours very truly,

V. M. GRUMBLY.

P.S.—I regret very much that I didn't take all the assurance that I carry in the Sun Life.

L. V. G.



VIEWS OF MARYLAND.—ONE OF BALTIMORE'S PUBLIC SQUARES.

SAWYERVILLE, Que., Nov. 10, 1910.

Mr. THOS. J. PARKES,

District Manager

Sun Life Assurance Company of Canada,
Sherbrooke, Que.

Dear Sir,—I beg to acknowledge receipt of cheque settling my 15-year Endowment policy, which I see gives me back all my money with nearly 3 per cent. compound interest and my assurance for 15 years has cost me nothing; or you would have given me a paid-up policy for the amount of assurance I was carrying, returning to me 65 per cent. of the money I have paid you, as well as my assurance for 15 years for nothing.

I consider this settlement a most excellent one which speaks highly of the prosperous and progressive management of your Company.

Yours faithfully,

L. P. A. DANCHE.

188 DUFFIELD STREET,

BROOKLYN, N.Y., May 13, 1911.

MANAGER CITY BRANCH,

Sun Life Assurance Company of Canada,
Montreal.

Dear Sir,—Your kind letter of 3rd inst., enclosing a cheque for \$503.60, thankfully received.

The cheque for rebate of \$2.85 from the Actuarial Department was also received on the 1st inst.

I here beg once more to tender through you my humble thanks to the Company for its kind, considerate, and honorable dealing with me; and at same time beg to say that if at any future time I shall see my way to further assuring my life, I shall throw in my lot with the Sun Life of Canada, preferring that to any other under the sun, and shall have much pleasure in advising others to do the same.

With hearty thanks,

Yours faithfully,

J. H. WHITE.

SHERBROOKE, Feb. 3, 1911.

Mr. THOS. J. PARKES,

District Manager

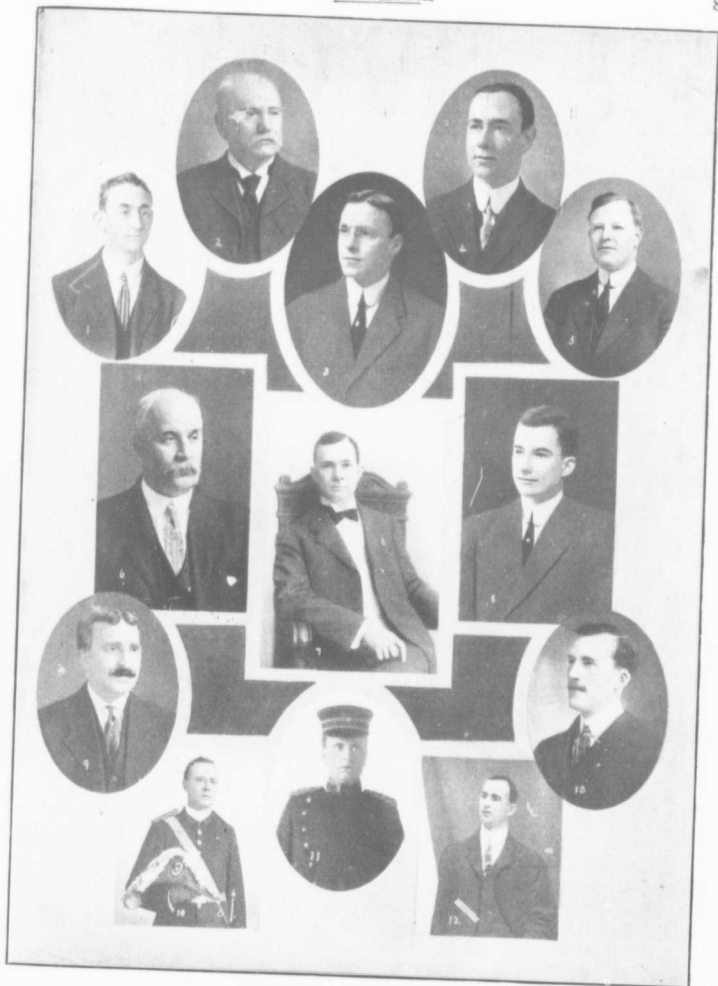
Sun Life Assurance Company of Canada,
Sherbrooke, Que.

Dear Sir,—My experience with your Company has been very satisfactory. I have a \$10,000 policy with you and wish I could afford to carry \$50,000.

Yours faithfully,

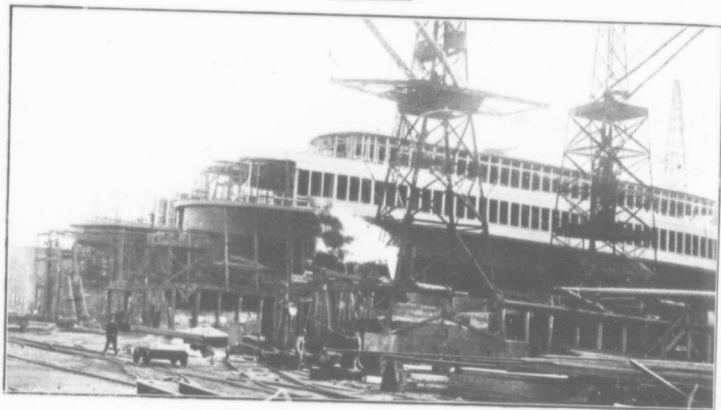
C. W. CATE,

Mayor of Sherbrooke.



MARYLAND AGENCY STAFF.

1. W. C. Gorman, Jr., Agent, Baltimore, Md.
2. A. Warfield Mouro, Agent, Baltimore, Md.
3. Bruce H. Helfrich, Supt. Maryland Agencies, Baltimore, Md.
4. Oscar W. Keys, Agent, Sparrows Point, Md.
5. Monte T. Marehouse, Agent, Baltimore, Md.
6. E. M. Gillet, District Manager, Ellicott City, Md.
7. D'Arcy Brinsfield, District Manager, El Dorado, Md.
8. W. S. Finlayson, Cashier, Baltimore, Md.
9. Sam'l. T. MacCubbin, Agent, Baltimore, Md.
10. A. Frank Miller, Agent, Mt. Airy, Md.
11. E. S. West, Agent, Oakland, Md.
12. J. E. Michael, Agent, Perryman, Md.
13. P. G. Cowden, Jr., Agent, Cumberland, Md.



VIEWS OF MARYLAND.—SHIPYARD, BALTIMORE.



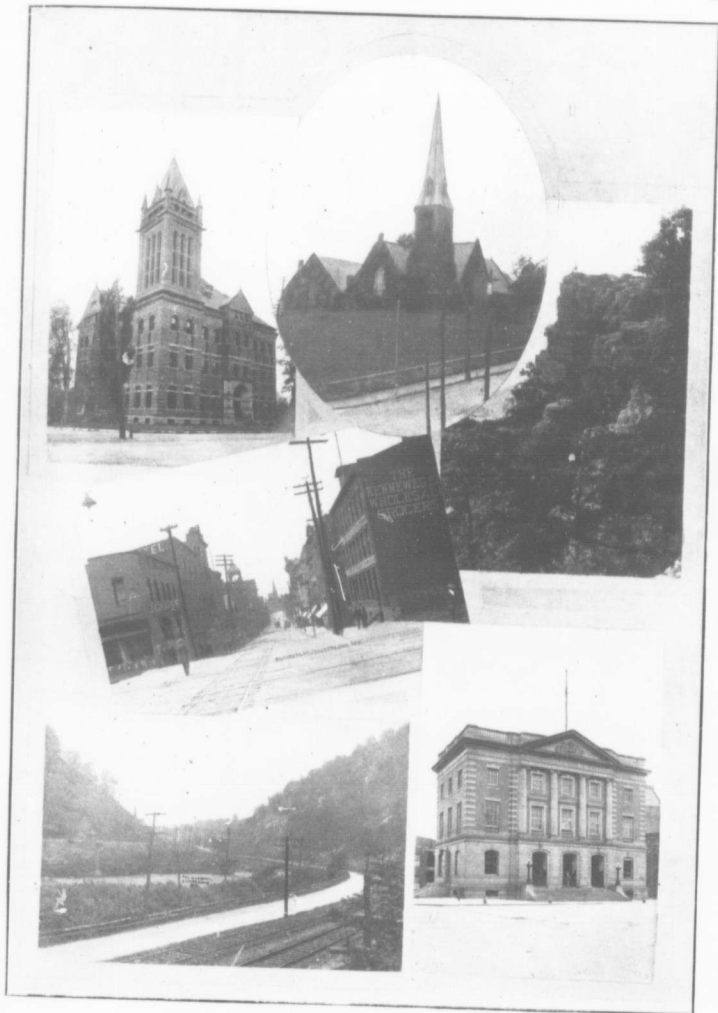
VIEWS OF MARYLAND.

1. U. S. Custom House at Baltimore, Md., first occupied Dec. 2, 1907.
2. American Building, North and Baltimore Streets, Baltimore. Home of the Baltimore American and the Baltimore Star and an extensive office building. The Sun Life Assurance Company's Baltimore offices are on the 6th floor, corner suite.
3. Washington Apartment House.

Saved from "Potter's Field."

A pathetic item appeared in the daily papers on Friday of last week of a man who at age of 60 lost his position and being unable to secure employment was driven to suicide as the easiest way out of his troubles. He left three notes, one enclosing \$3 (all he had) to pay an account of an indebtedness of \$18 for room rent; the second to the coroner, and the third to the undertaker "willing" to the latter a \$150 life assurance policy, the premiums on which he had paid for several years. Doubtless it was

carried to assure a respectable burial, a protection against "potter's field," and it served its purpose. This policy, small though it be, was one bright spot in connection with the dark page which closed this man's life. How much better it would have been had a little more effort been put forth to provide protection for old age. "In the midst of life, we are in death," were words spoken many, many years ago, but their truth is emphasized every day, but lack of provision often compels the severance of life's strings sooner than necessary under natural conditions.—Insurance World.



VIEWS OF MARYLAND.

Court House, Cumberland, Md.
 Baltimore Street, Cumberland, Md.
 The Narrows, Cumberland, Md.

Emanuel Episcopal Church, Cumberland, Md.,
 site of Old Fort Cumberland.
 Lovers' Leap, Cumberland, Md.
 Post Office, Cumberland, Md.

Sun Life Assurance Company of Canada

The Results for 1910

Assurances Issued during 1910

Assurances issued and paid for in cash during 1910..... **\$23,512,377.81**
 Increase over 1909..... 2,003,104.65

Income

Cash Income from Premiums, Interest, Rents, etc. (exclusive of \$75,000 received for increased capital, and \$60,000 premium thereon)..... **9,575,453.94**
 Increase over 1909..... 1,797,321.89

Assets

Assets as at 31st December, 1910..... **38,164,790.37**
 Increase over 1909..... 5,359,793.60

Surplus

Surplus distributed to policyholders entitled to participate in 1910..... **377,792.34**
 Applied to place Annuity Reserves on basis of British Offices Select Annuity Tables **210,850.28**
 Added to Surplus during 1910 **643,903.01**
 Surplus earned in 1910 **\$1,232,545.63**

Total Surplus 31st December, 1910, over all liabilities and capital according to the Company's Standard, viz., for assurances, the Hm. Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest..... **\$3,952,437.54**
 Surplus, Dominion Government Standard **5,319,921.18**

Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1910 **3,023,462.56**
 Payments to policyholders since organization **26,266,630.01**

Business in Force

Life Assurances in force 31st December, 1910..... **143,549,276.00**

The Company's Growth

YEAR	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1880	141,402.81	473,632.93	3,897,139.11
1890	889,078.87	2,473,514.19	16,759,355.92
1900	2,789,226.52	10,486,891.17	57,980,634.68
1910	9,575,453.94	38,164,790.37	143,549,276.00