

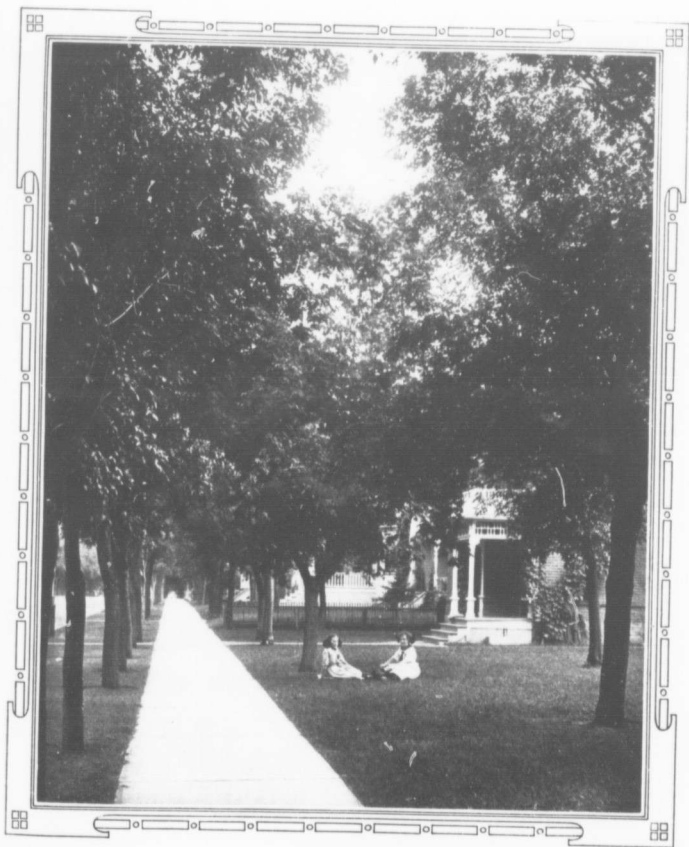
VIEWS OF BRANDON.

# SUNSHINE

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No. 6

MONTREAL

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1913



TYPICAL HOME SCENE.—BRANDON.

# SUNSHINE

PUBLISHED BY THE

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

W. F. STEEDMAN, *Editor.*



HEAD OFFICE AND BUILDINGS

SUN LIFE ASSURANCE COMPANY  
OF CANADA.

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## The Man and the Home.

We often hear a man say that he would very gladly take out a substantial life assurance policy, were it not for the fact that all the money he can get hold of is being devoted to paying off by instalments the price of a house.

Such a man is worthy of high admiration. His ambition is running in praiseworthy lines, to provide a home for his family.

But in thinking he is doing the best thing for his family by paying off his instalments as quickly as possible, without carrying some form of life assurance, he is making a mistake that may prove costly.

Let us illustrate.

Assume that he has bought a house which would have cost \$5,000 spot cash. To pay this in ten annual instalments, with 6 per cent. interest, first payment down, would mean an expenditure of about \$640 a year.

This proposition would work out excellently in many cases, the majority in fact, but suppose he dies to-morrow, or even after several payments have been made.

There is only one thing that can happen, unless outside help is forthcoming—the family will be left homeless.

This is too big a chance to ignore, especially when life assurance can offset it at very little extra cost. We outline two plans among many which he can follow.

One good plan is to take out a whole life policy for the full amount due, \$5,000. At age 30, this will cost him about \$120, leaving him \$540 to devote to paying off the debt on his house. This sum would enable him to clear it off in fourteen years if he lived that long.

If he died to-morrow his assurance money would pay everything up immediately.

If he can afford a total outlay of \$654 a year, a method which is in some respects even preferable to the above is the following:

Let him take out a twenty-payment life policy, with profits. At age 30 this will cost him \$168.50 yearly for 20 years.

Payments of \$485.50 yearly will clear off his house in 15 years.

Thus at a total cost of \$654 a year for 15 years he can pay off his house, and then by means of five more annual payments he will get a fully paid-up policy of \$5,000, participating in profits.

If he dies to-morrow, the \$5,000 assurance will pay off the home.

If he dies in a few years his assurance will pay off the balance due and leave some cash over.

If he survives fifteen years he will leave his family a home, a home he absolutely owns, and \$5,000 in assurance.

If he survives twenty years he will live in a good house without rent, enjoy \$5,000 of life assurance, with profits, and no premiums to pay, and so be able to do what he likes with his money.

Having already proved his wisdom, however, he will probably take out more life assurance.

### A Sacred Possession.

In every man's little world of possessions he has something, or some things, with which he would be very loth to part, some family heirloom, perhaps, his grandfather's watch, or a trinket that was his mother's. There are sacred or romantic associations attached to such objects that make them precious, and it would have to be some great emergency indeed that would lead him to give them up.

Through all the stress and care that enter into his existence—and the average man will find lots of both—he sticks to these hallowed objects. Cherishing them in his heart, he will do battle with fire, flood or poverty to retain them.

The world admires such sentiment and such a fight. Even the most worldly of us has a wholesome respect for the man who holds something sacred and will fight for it.

There is one thing which every man ought to love and which he should hold among his

most cherished possessions, something he should strive to hold to in the face of all adversity—a life assurance policy.

To many people there may seem to be little that is romantic or sacred about such a dollars-and-cents affair as life assurance. But a life assurance policy is carried for the protection of mother, wife, children or other blood-kin. It enables you to provide, in spite of Fate, for those who are bone of your bone and flesh of your flesh. The people in whose favour it is carried are those in whom are centred the romance and the sacred duties of your life.

To carry life assurance is therefore a duty imposed by your romantic and sacred instincts. A life assurance policy is a romantic and sacred object, something to be cherished and guarded as jealously as your grandfather's watch or your mother's cameo brooch.

To let your policy lapse, or to surrender it, unless under the most exceptional circumstances, is to be a traitor to your highest sentiment and duty. It is something to defend courageously, not lightly to let slip in favour of temporary pleasure or convenience.

If times are adverse and something must go, arrange your realizable possessions with your life assurance last on the list. Throw overboard, if you have to, every article of value you possess but your policy. Hold on like grim death to that.

### Generous!

Two curates lived together. One day one went out for a walk, and met a poor man, who asked him for assistance. The curate said he was a poor man himself, but if he had a coin in his pocket, the man should have it. Lo! and behold, when he pulled his hand out of his pocket he showed a silver dollar which he did not know about, and gave it to the man, thinking he had done an act of kindness.

When he got back to his lodgings he told his fellow-curate of his experience and the providential discovery of the coin. His fellow-curate heard the story out, and then remarked:

"You need not be surprised at all; you have got my trousers on!"

## BRANDON

**I**N the heart of the great Canadian wheat country, surrounded by rolling prairie where grain is king and trees and shade are rare, there lies a thriving city, a centre of considerable commercial and industrial activity, yet withal a city beautiful, with wide boulevarded streets, splendid buildings, stately houses—and above all trees.

It is Brandon's proud boast that it has more trees than any other city of the prairie, and the boast is no empty one. Trees of a hundred sorts and sizes line the streets and shade the homes. Those in authority have realized the value of trees to a city, and wherever the builder has gone, the tree-planter has accompanied him. Thus it is that Brandon is to-day the Tree City of the West, pleasant to look upon, and equally pleasant to dwell in.

To the traveller who has spent days or weeks among the checkerboard towns of the prairie, seeing little but grain, concrete and corrugated iron, the first glimpse of Brandon comes as a distinct relief to the senses. Set on a gently sloping hill that rises from the banks of the Assiniboine river, the foliage-girt city presents a most pleasant aspect, a welcome change from the drab though thriving towns of the plains.

Princess Patricia, daughter of the Duke of Connaught, Canada's Governor-General, during a visit to Brandon last fall, was heard to remark, "This is the most beautiful city we have seen in all Western Canada, and how lovely it must look when the trees are in leaf."

Brandon's citizens also pride themselves upon the homes of the city. Skirting the beautiful boulevards and clustered like a setting of gems round the city borders are many handsome residences, most of them standing in ample grounds, adorned with trees, hedges, shrubs and flowers.

The surrounding country is undulating, the gentle slopes of the hills are fertile, so that even outside of the city itself the district is one of considerable beauty.

But Brandon is a Western city. Proud of its beauty, careful to conserve it, striving to increase it, Brandon is full of the spirit of the West, the tireless, active, enthusiastic pulse of business. Industrial and commercial enterprise are in evidence on all sides. Wheat pours into the Brandon elevators from the surrounding country and out again along the many railroad lines that radiate from the city. Good electric power supply and a

central steam heating system are in operation and many factories are being established. Large wholesale commercial houses form distributing centres for an extensive and prosperous countryside.

Brandon is an important railway centre, having not only the three Canadian transcontinental railways, the Canadian Pacific, the Canadian Northern, and the Grand Trunk Pacific, but also the Great Northern Railway from the United States. These railways have many branches, so that Brandon has first-class railway connection with all parts of Western Canada. The Canadian Pacific Railway Company recently announced that they intend to establish a four-track system from Brandon to Fort William, their Lake Superior port.

The Canadian Government Experimental Farm at Brandon attracts many visitors. Many of the visitors to the Experimental Farm also go out to see the famous stock and dairy farms of Mr. J. D. McGregor, whose cattle have won many world championships in international exhibitions.

Brandon has been the convention city of the Manitoba branches of the Grain Growers' Association ever since the inception of the organization. It was chosen because of its central location and its convenient railway connections with all parts of the province.

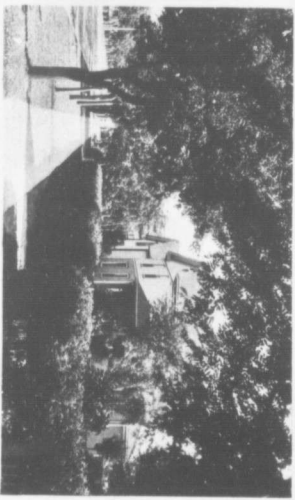
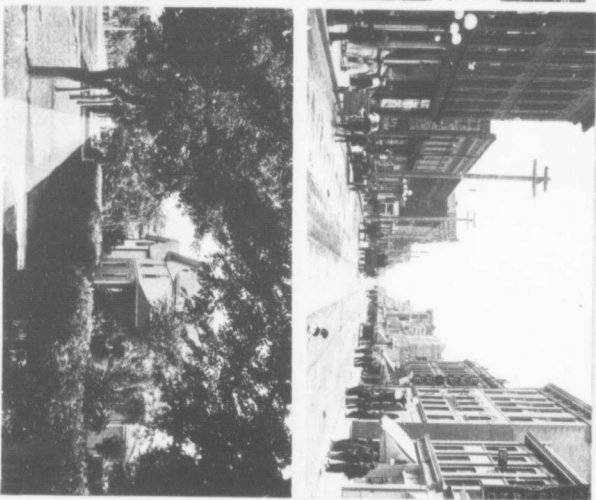
But what Brandon is best known for among the cities of the West is the success of its summer and winter fairs, the full official titles of which are the Interprovincial Fair and the Manitoba Winter Fair and Fat Stock Show. These gatherings are the most successful of their kind in the west and are annually attended by huge numbers of people.

This year the Canadian Government has decided to hold the Dominion Fair in Brandon from July 15 to July 26. The Interprovincial Fair is being amalgamated with it. The attendance at the summer fair has always been five times the permanent population of the city and this year it is expected that all previous records will go by the board.

### Analogy.

Old Salt—"Yes, mum: them's men-o'-war."  
Sweet Young Thing—"How interesting. And what are the little ones just in front?"

Old Salt—"Oh, them's just tugs, mum."  
Sweet Young Thing—"Oh, yes, of course: tugs-of-war. I've heard of them."



STREET SCENES IN BRANDON, BUSINESS AND RESIDENTIAL SECTIONS.



SIXTH STREET, TYPICAL OF RESIDENTIAL BRANDON.

### Facts About Annuities.

There are many reasons for the increased activity that has been shown in annuity business during the last few years. People with money to invest, or money invested, have had some rude shocks in that time, and have discovered that, from one cause or another, it has become a much easier thing to talk about a sound and profitable investment than to find it; and that the most careful consideration on the part of the private individual cannot safeguard him against depreciation of investment values, or reduction in the return upon capital invested. These matters, difficult for even great corporations to deal with, are utterly beyond his power to reckon with, as they are caused by circumstances over which he has no control. It is thus natural that many persons should be glad to hand over the whole responsibility to an insurance company, and, by purchasing an annuity, relieve themselves of all further anxiety, and make sure of a certain and definite income for the remainder of their lives, and thus the increasing uncertainty of the individual is causing a larger amount than usual to be invested annually in this way.

It is argued sometimes that, just because the capital disappears at the death of the annuitant, the buying of an annuity is rather a selfish thing.

That all depends upon circumstances, but even taking the extreme case of a man who has no one whatever dependent on him, and who uses his money to buy an annuity, it does not follow that there is any selfishness in the matter at all. He is certain of a definite, substantial income as long as he lives; an income whose exact amount he knows, which is subject to no depreciation or alteration, and of which he can spend as much as he likes on himself, save as much as he likes, or give away as much as he likes, with the absolute knowledge that his income will be precisely the same during the following year, and with this certainty he may give away much more than he otherwise would have done. On the other hand, had he not bought an annuity, he might easily have found his income steadily diminishing, while through some unfortunate investment he might have lost all, or nearly the whole, of his capital. It is not to be forgotten that the freedom from anxiety which this certain income gives, is greatly conducive to longevity, so that in many cases it must work out that the man has security and entire freedom from worry, and that in addition to the 4 per cent. which he *might* have obtained through an ordinary investment, he gets his capital fully returned to him during his own lifetime in annual instalments.—*Insurance Index.*



IN WEST END PARK.—BRANDON.



UNROMANTIC, BUT IMPORTANT.

Railway Scene in Brandon, showing Elevators, Mills, Stock Sheds and other evidences of material prosperity.



### Mr. Marquand's Death.

The many friends of Mr. Walter J. Marquand, till recently manager for the Sun Life of Canada in Nova Scotia, will be shocked to hear of his sudden death, which took place under tragic circumstances on the 15th instant.

Mr. Marquand had just been appointed to the managership of the Western Pennsylvania agency, but had planned to make a trip to his native island of Jersey, in the English Channel, to visit his people before taking up his new duties. He was on the train for Montreal to embark upon the steamer there when he was seized with the attack which terminated fatally soon after his arrival in the city.

Mr. Marquand, who was not quite 46 years of age, came over from Jersey as a young man and entered the Head Office of the Sun Life of Canada. In 1897 he went to Newfoundland as Special Agent of the Company. In 1899 he returned to Montreal to take charge of the Company's Thrift Department. The following year saw him back in the Ancient Colony of Newfoundland, this time as manager. So striking was his success there that two years later the Company transferred him to the more promising field of Nova Scotia, where he continued to produce excellent results. Just recently he was transferred to the Western Pennsylvania management and he would shortly have assumed his new duties but for his tragic death.

Mr. Marquand was a splendid life assurance man, alert, tactful and thorough. In all the important positions he filled he showed ability and won success. He was a man of great personal charm and kindness of heart, and a host of friends will mourn his untimely decease. SUNSHINE joins with the management of the Company and the co-workers of Mr. Marquand in extending sympathy to the widow and other relatives.

### Recent Appointments.

There have been several changes recently in the field force of the Sun Life of Canada. Mr. Herbert Walker, lately manager for Manitoba, has been transferred to Nova Scotia. Mr. W. D. McCallum, who has been joint manager for Honolulu, will take over the management of the Manitoba business. Arrangements had been made for Mr. W. J. Marquand, recently manager for Nova Scotia, to assume the management in Western Pennsylvania, with headquarters in Pittsburgh. Mr. Marquand's sudden death came shortly after his appointment and before he was able to enter his new field. Mr. Hayes having requested to be relieved of the responsibility of the management of the Agency and to be given more time for personal work, the Company has agreed to his continuing in Pittsburgh as "Special Representative", giving his assistance as heretofore to the Agency in any way he can. Mr. Ernest W. Owen has taken over the management of the Detroit Agency, and is succeeded as manager for Alberta by Mr. Archibald McTeer.

### A Michigan Banquet.

The Agency force of the Sun Life in Michigan where tendered a banquet at the Hotel Pontchartrain on the evening of the 1st instant, the home office being represented by Mr. T. B. Macaulay, Managing-Director and Secretary. It was what John A. Tory, Supervisor for Western Ontario and Michigan, called an "old-fashioned Michigan banquet," which meant the presence of the ladies and a jolly good time. Mr. Tory acted as toast-master and was very happy in his introductions at the same time keeping matters moving expeditiously.

Ernest W. Owen, manager of the Detroit district, who recently was transferred from Calgary, was the first speaker. He extended hearty greetings to all present and said that he had been so warmly welcomed in his new field that he felt very much





A SUBURBAN DRIVE.—BRANDON.

at home, although in a "new field" he already felt that he was not a stranger. He paid a warm tribute to Robertson Macaulay, the president of the company, to whom it owed much for its present excellent condition.

Mr. Macaulay, managing-director and secretary, was the next speaker. He said that he considered the Michigan banquets as bright spots in his experience and he especially enjoyed the presence of the ladies. He spoke of the progress made by the company during the past ten years and said that it had already become the leading company of the British Empire. It had doubled in size every five or six years and he predicted a great future for it. But growth in strength is more important than size and still more important is its character. Of this he was very proud, as the Sun stood for the best. The maintenance of its character and reputation is in the hands of its agents and he urged them to see to it that the company was never misrepresented nor its reputation tarnished.

—*The Indicator*, May 5.

### The Only Way.

"Do you believe in luck?"

"Yes, sir. How else could I account for the success of my neighbours?"

### Absorbing.

"George!" exclaimed Mrs. Fangle.

"Don't bother me," replied Fangle; "I'm reading an absorbing article."

"What is it about?"

"Sponges."

### Preferable.

The little son was taken to the circus for the first time by his doting father. When he returned, round-eyed and all but apoplectic with delight, his mother asked him how he liked the circus.

"Mother," said he "if you once go to the circus with me, you'll never want to fool away time on church again."

### A Fresh Egg.

A man entered a shop one day and bought a dozen of eggs. On one of them he found a girl's name and address, with the words:

"If you are single, please write to me."

He wrote to the girl. Three weeks later he received the answer:

"Sir,—The Mary Smith to whom you wrote was my grandmother. She died nine years ago, aged 66. Yours truly."



THE WHEREFORE OF BRANDON.—RICH COUNTRY WHICH SURROUNDS THE CITY AND BRINGS COMMERCE.

### Length of Days.

While life assurance does not and cannot guarantee length of days, it is the fact notwithstanding that a life assurance policy of comfortable dimensions is conducive to long living. How is it that life assurance companies, year after year, report a mortality of only 60, 70 or 80 per cent. of the expected? Scientists will say "Medical Selection." Well that has something to with it, but not all. Medical selection exerted some influence upon the lives upon which the mortality tables were based. Improved hygienic conditions is another cause frequently mentioned. We shall not decry that influence either.

But there is a cause inherent in life assurance itself, which makes for reduced mortality. Worry kills its tens of thousands, where hard work kills its thousands. When a man does not worry he lives longer. Life assurance is the greatest, the most effective "don't worry" club that was ever organized.—*Insurance Observer*.

### Business-like.

"Do you really love me?" she wrote.

"Referring to my last letter," he promptly replied, "you will find that I love you devotedly on page one, madly on page three, and passionately on pages four and five."

### Dust to Dust!

In Rouen dustbins are placed on an endless chain, which carries them to a furnace and automatically empties them. Noticing what looked like a good pair of trousers in a bin, a workman, desiring to secure the garment for himself, stopped the chain as the bin was about to be emptied into the furnace. Looking closer, he found a man asleep. He had been placed in the bin overnight by drunken practical jokers. If the owner of the trousers had proceeded to the end we suppose his representatives would have claimed damages on the ground of the careless supervision of the refuse overlooker!

### Converting the Heathen.

The missionary smiled benevolently on the natives around him. "I will cure them all of cannibalism," he said hopefully. "They have treated me kindly so far, and I am sure I shall convert them all." After being introduced to their Chief he retired to the special hut the tribe had prepared for him, where he was shortly afterwards joined by a native. "The King has sent me to dress you for dinner," said the man. "Ah!" smiled the missionary. "How thoughtful of him. You are the royal valet, I suppose?" "No," replied the native, "I'm the royal cook!"



A FORTUNE ON THE HOOF.—G. D. MCGREGOR'S FAMOUS BLACK ANGUS HERD, BRANDON DISTRICT.



MAIN BUILDING, DOMINION FAIR.—BRANDON.

### William Tell's Second Arrow.

Common report in Europe has it that the Germans are looking enviously at Switzerland, which, though a small country, possesses many important strategical points. That the Swiss are determined to defend themselves from their big war-like neighbours may be gathered from a popular picture post card which is being circulated largely in the Alps at present. It represents the German Emperor standing by the side of a Swiss soldier who has just fired at a target and made a bull's-eye. "Perfect, my boy," says the Emperor. "Switzerland has 100,300 marksmen like you; but what would you do if 200,000 Germans should enter your country?"

"In that case, sir," replies the soldier, "we should have to use a second bullet."

### The Uses of the Bass Drum.

"You don't make very good music with that instrument," said a bystander to the man with the bass drum as the band ceased to play.

"No," admitted the pounder of the drum, "I know I don't; but I drown a heap of bad music."

### Getting Down to Facts.

"Where you going to spend the summer?"

"Same place as last year, I think."

"Pretty good place, eh?"

"Fine!"

"Have clean rooms?"

"Yes."

"Plenty to eat?"

"All I could get away with."

"Many other boarders?"

"Not any; a decidedly exclusive place."

"Chickens or pigs or such bother you?"

"Didn't notice 'em."

"Huh! Must 'a' been swell! Any mosquitoes?"

"Well, one or two, maybe; but not many?"

"Were you near the water?"

"Yes. Near water, links, tennis courts; everything handy."

"Must 'a' cost a pile?"

"No more'n it cost me in town in winter."

"Get fresh fruits?"

"Every day."

"Any scraps with farmers?"

"Didn't have one."

"Charge you for things you didn't get?"

"Not when I was looking."

"Well—you didn't tell me where you spent last summer."

"Why, I stayed home."—*Judge.*

### Rubbing It In.

Mr. Wilkins was near the exploding point when his neighbour met him on the street.

"That man Tompkins," he burst out, "has more nerve than anyone I have ever met!"

"Why?" asked his neighbour curiously.

"He came over to my house last evening and borrowed a gun to kill a dog that kept him awake at nights."

"Well, what of that?"

"Why," shouted Mr. Wilkins, "it was my dog he killed!"

### No Use.

"Haven't found your dog yet, I hear," asked Smith of his neighbour, Jones.

"No," answered Jones ruefully.

"Well, have you advertised?"

"What's the use?" said Jones. "The dog can't read."

### Precise.

Young Woman Applicant—"Excuse me, but I suppose you don't know of nobody what don't want a young lady to do nothing, don't you?"

Business Man—"Yes, I don't."—*Taiter.*

### Anchored to the Infinite.

The builder who first bridged Niagara's gorge,  
Before he swung his cable, shore to shore,  
Sent out across the gulf his venturing kite  
Bearing a slender cord for unseen hands  
To grasp upon the further cliff and draw  
A greater cord, and then a greater yet;  
Till at last across the chasm swung  
The cable—then the mighty bridge in air!  
So we may send our little timid thought  
Across the void, out to God's reaching hands—  
Send out our love and faith to thread the deep—  
Thought after thought until the little cord  
Has grown to a chain no chance can break,  
And—we are anchored to the infinite!

—*Edwin Markham in Great Thoughts.*

### Pleasant to Deal With.

EDMONTON, 4th February, 1913.

ARTHUR B. WOOD, Esq., Actuary,  
Sun Life Assurance Company of Canada,  
Montreal.

Re Nos. 206964—210275.

Dear Sir,—I acknowledge with thanks the receipt of your letter of the 28th ultimo, covering cheque for \$305.30 in my favour, being a loan upon the above-mentioned policies. It is indeed very pleasant to have dealings with such a company, careful as it is at all times of its policyholders' best interests, reminding them what they may do to benefit under their contracts and all this upon the initiative of the company.

Yours faithfully,

L. P. ECKSTEIN.



A BIT OF RESIDENTIAL BRANDON.



IN ASSINIBOINE PARK.—BRANDON.



THE MEETING OF THE WATERS.—THE SUNE ENTERING THE ASSINIBOISE, NEAR BRANDON

### Entirely Satisfied.

PLANTAGENET, Ont., May 9th, 1913.  
SUN LIFE ASSURANCE COMPANY OF CANADA,  
Ottawa, Ont.

Dear Sirs,—I have just received your cheque No. 4803 for \$229.39 in payment of my claim, policy No. T49832, on the life of my son, J. H. Alonzo.

I need not assure you that I am entirely satisfied with the manner in which your Company fulfils its agreements; no business concern could do any better.

Yours truly,

D. M. VIAU, Notary Public,  
Municipal Clerk, Division Court Clerk, etc.

### Compensation.

A little boy with a pained expression of countenance sat on a public seat.

"Are you unwell?" some one asked him.

"No."

"Have you lost nothing?"

"Never had anything to lose."

"What is the matter with you, then?"

"I'm sitting on a wasp."

"Good gracious! Why on earth don't you get up?"

"I'm thinking that maybe I'm hurting the wasp as much as he's hurting me."

### Forty-one Per Cent.

Mr. T. J. PARKES,  
Sun Life Assurance Company of Canada,  
Sherbrooke, Que.

Re policy No. 39449.

Dear Sir,—Thanks for cheque in settlement of the above policy.

I have been assured for twenty years and now the Company returns me all my money and over 41 per cent. more.

This looks good to me, been assured for twenty years at a low rate, money all back, and a good profit besides.

I congratulate your Company on its excellent results.

Yours faithfully,  
T. M. CRAIG.

### A Good Return.

WATERVILLE, Que., May 19th, 1913.  
Mr. THOS. J. PARKES,  
Sherbrooke, Que.

Re policy No. 39518.

Dear Sir,—Accept my thanks for cheque settling the above policy after 20 years.

I am very well satisfied with this settlement, which I see returns me all my money and nearly 20 per cent. more.

Yours truly,  
F. G. GALE.

**Generous Surrender Value.**

C/o MRS. C. M. WATT,  
57 Agnes Street,  
MARYHILL, Glasgow, 13th Feb., 1913.  
J. MACLENNAN, Esq.,

86 High Street, Dingwall.  
Re policy 94496, £100.

Dear Sir,—With regard to the above policy, I have to thank you for cheque on the Bank of England for £10 2s. 8d., being amount of surrender value.

In view of the fact that no premiums have been paid in respect of the above policy since 1908 and that, notwithstanding, it has been kept in force so long, it is remarkable that such a generous surrender value should be granted at this juncture.

While thanking you for your trouble in the matter of settlement, may I ask you to convey to your Company my appreciation of their fair and prompt dealings throughout.

Yours faithfully,  
KATIE R. MACLEOD.

**Prompt Settlement.**

HAMILTON, Ont., April 1st, 1913.  
SUN LIFE ASSURANCE COMPANY,  
City.

Re policies 69056 and 81876.

Dear Sirs,—I beg to acknowledge receipt to-day of the Company's cheque for \$6,537.20 in settlement of the above policies which were endowment, fifteen payments, reserve dividend fifteen years for \$2,500 each.

In acknowledging payment I desire to bear testimony to the promptitude of the settlement and the amount received. I have had the protection afforded by the policies and have received back all sums paid in together with over 3 per cent. interest. . . . I can only hope that my remaining policies with your Company will show such good results when they mature.

Wishing your Company every success, I am,  
Yours very truly,  
JAS. CHISHOLM.

**Tells His Friends.**

YORK, Pa., Feb. 4, 1913.  
C. S. V. BRANCH, Esq., Manager,  
Sun Life Assurance Company of Canada,  
Philadelphia, Pa.

Dear Sir,—I received the notice of profits earned on my policy No. 143890 through your Mr. Stansbury, here.

The showing is so gratifying that I have numbers of times since receiving the dividend notice urged my friends to take all the Sun Life they could conveniently carry.

Wishing you and your Company all the success you deserve,  
Very truly yours,  
HENRY L. BRILLINGER.

**Still They Come.**

RICHELIEU, P.Q., March 8th, 1913.  
Messrs. JOHN R. & W. L. REID, Managers,  
Sun Life Assurance Company,  
Eastern Ontario.

Dear Sirs,—Your favour of the 20th February was duly received. The cheque for \$30.30 enclosed, being cash profits for the first five years on my policy No. 234294, is very satisfactory and speaks well for the ability of the Sun Life in looking after the interests of its policyholders. I have two other policies in the Sun Life but this is the first money I have drawn from them and it confirms the many good reports I have heard about them. These cash profits mean 4 per cent. compound interest on all moneys paid in on this policy besides the risk on my life of \$1,000.00. I trust our future transactions will be as satisfactory and promptly attended to as this one has been.

Yours very truly,  
J. C. BASHAW.

**Looks After Policyholders.**

CORNWALL, Ont., Dec. 16th, 1912.  
Messrs. J. R. & W. L. REID,  
Ottawa.

Dear Sirs,—I wish to say that it is a pleasure to do business with a Company that looks after the interests of its policyholders as the Sun Life Assurance does and trust that your Company will continue to enjoy the confidence of the public as it has in the past.

Wishing you the compliments of the season, I remain,  
Yours truly,  
CHARLES LA ROSE.

**Should Have Carried More.**

ALLISTON, Ont., March 28th, 1913.  
W. H. HILL, Esq.

Re policy 39191.

Dear Sir,—Enclosed you will find cheque for policy 39191 Sun Life.

I also received from you dividend notice on policy. I am more than pleased with result. I realize now when too late, that I should have carried \$6,000 instead of \$3,000 in your Company.

Yours sincerely,  
H. DAVIDSON,  
High School Principal.

**A Diplomat.**

Tommy—"Pop, what is a diplomat?"  
Tommy's Pop—"A diplomat, my son, is a man who remembers a woman's birthday, but forgets her age."

When I name three things, love, life, God, I have named three things that no man can understand, and no man can do without.—*Dr. Frank Crane.*

# Sun Life Assurance Company of Canada

## The Results for 1912

### Assets

Assets as at 31st December, 1912 .....	\$49,605,616.49
Increase over 1911 .....	5,704,730.51

### Income

Cash Income from Premiums, Interest, Rents, etc., in 1912 .....	12,333,081.60
Increase over 1911 .....	1,775,746.08

### Surplus

Surplus distributed to policyholders entitled to participate in 1912 .....	691,975.84
Added to Surplus during 1912 .....	614,008.09
Surplus earned in 1912 .....	\$1,305,983.93
Total Surplus 31st December, 1912, over all liabilities and capital .....	\$5,331,081.82

(According to the Company's Standard, viz., for assurances, the Om. (5) Table, with 3½ and 3 per cent. interest, and, for annuities the B. O. Select Annuity Tables, with 3½ per cent. interest).

### Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1912 .....	4,732,463.29
Payments to policyholders since organization .....	34,402,734.66

### Assurances Issued during 1912

Assurances issued and paid for in cash during 1912 .....	30,814,409.64
Increase over 1911 .....	4,377,628.45

### Business in Force

Life Assurances in force 31st December, 1912 .....	182,732,420.00
Increase over 1911 .....	18,160,347.00

## The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872 .....	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1892 .....	1,108,680.43	3,403,700.88	23,901,047.00
1902 .....	3,561,509.34	13,480,272.88	67,181,602.00
<b>1912 .....</b>	<b>12,333,081.60</b>	<b>49,605,616.49</b>	<b>182,732,420.00</b>