

VIEWS OF JAPAN IN THIS NUMBER.

SUNSHINE

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1910



VIEWS OF JAPAN.—SARUSAWA NO IKE, NARA.

SUNSHINE

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

A. M. MACKAY, *Editor.*

August 1910							
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HEAD OFFICE BUILDINGS

SUN LIFE ASSURANCE COMPANY
OF CANADA.

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TREASURER.

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ASSISTANT SECRETARY AND
SUPERINTENDENT OF AGENCIES.

Obligation.

The word obligation is singularly suggestive. Let us use it in making a pertinent and pointed application.

The highest authority says that "he who provides not for his own household has denied the faith and is worse than an infidel." Strong words, but they deserve to be. To provide for the family which the Almighty has given him is a sacred and solemn duty resting upon every man. It was assumed in the binding pledges of the marriage ceremony. The obligation is not fully discharged with a provision for the daily wants of the household. The true head of the family should anticipate the contingency of his death, and make such a provision for his loved ones as his circumstances will warrant. In no better or safer way can this be done than by means of life assurance.

One can hardly understand the mental calibre of a man—and there are such—who contends that it is wicked to take the action we have indicated, claiming that if we trust in the Lord he will take care of the needy ones. Strange, too, that this attitude is taken under the garb of so-called religion. Regarded from the standpoint of common humanity, surely such men and their religious views are sadly distorted. Happily this class is becoming very rare, and it is to be hoped that it will soon be an entirely extinct species.

With the late Rev. T. DeWitt Tal-

mage, we cannot see how any man can get down on his knees and pray to his Maker with a clear conscience, who has neglected to take out a policy of life assurance for the benefit of his loved ones, should their bread-winner be taken away.

No honest man can escape this duty. It is a sacred and solemn obligation. If you have not discharged it, you would do well to interview a representative of the Sun Life of Canada at once, and take the necessary steps so that you may fall into line with the ever-increasing army of those who are loyally obeying the scriptural injunction.



"Stick to It."

This is a homely heading, but sometimes the homely philosophy of the Sam Jones type sinks in the best. The writer was particularly struck with the homely but pointed advice of an elderly man to a younger companion. Said he, "William, I carry seven policies on my life, and I'd sell a second coat rather than drop one! Stick to your policy 'like a wax-plaster to a carbuncle.'"

An item in the Sherbrooke Record, recently, is a striking illustration of the uncertainty of life, the good results of an assurance policy, and the danger of allowing a policy to lapse. In less than three weeks nine accidents occurred within a radius of thirty miles of Sherbrooke. Amongst the nine, one, a married man, had provided \$1,000 assurance to protect his wife and two little children, and upon which he had only paid three premiums. He had every prospect of a long life, but after leaving his home in the evening death snatched him away in a moment of time. This is an eloquent object lesson on the benefit of life assurance.

Two of the others—one of them a young man, the other a middle-aged man—had taken out policies for \$1,000

and \$5,000 respectively, but for some unexplained reason had allowed them to drop, and as a result the relatives are left without the benefits of these policies. Possibly the fallacious argument that "they could invest their money better than the insurance company" prevailed with them. If so, the utmost they will have been able to save, with the interest, will be, in one case, \$200 as against the \$1,000 the assurance company would have paid; and in the other case, \$1,000 as against the \$5,000 the company would have paid.



A Practical Object Lesson.

According to the Insurance Press, life assurance organizations of the United States and Canada distributed \$532,500,000 to policyholders and their beneficiaries during 1909. \$366,500,000 of this amount represented death claims, and \$166,000,000 payments for dividends, surrender values, annuity instalments, etc.

In the past three years the appreciation of the value of life assurance policies for the protection, through loans, of commercial credit and the alleviation of temporary embarrassments in minor affairs, has been a noteworthy feature. For instance, \$397,000,000 of the assets of the companies reporting to one of the leading insurance departments were made up of these loans.

Another striking fact is that in more than 2,150 cases policies which became claims during the year were for \$10,000 or over (the aggregate of these policies being \$57,000,000), which proves that the leading financial and professional men realize the importance of life assurance as a factor in business and family affairs.

According to classifications made by representative companies, merchants and farmers were the principal holders of the policies that became death claims, closely

followed by physicians, lawyers, manufacturers and clergymen. In short, these figures show that all classes regard life assurance as the surest and safest means of providing for the inevitable. At the present moment the various organizations of these two countries are protecting the beneficiaries of their assured members to the extent of twelve billions of dollars!

Sunshine a Factor.

Regarding the help some of our representatives derive from a judicious use of SUNSHINE in canvassing, one of our managers recently wrote us in part as follows:

"I was particularly interested in noticing the part the paper plays in the work of canvassing, and I give you this instance which came under my personal observation, yesterday, to show you the splendid missionary work that is being done by SUNSHINE. Mr. G. was receiving a premium from one of his clients in the person of a young man, and was urging him to take out another policy. He used with telling effect the illustration of the young man in the article entitled 'Eloquent Testimony,' which appeared in the June issue."

It is indeed encouraging to know that our efforts are of service to the field-staff in helping to point out to those who are undecided the path of duty.

The Manager for Japan.

Mr. J. C. Fletcher is the Company's manager for Japan. A Canadian by birth, he went to Yokohama many years ago as cashier, and having filled this office so satisfactorily, was later made manager, with headquarters at Yokohama. No mistake was made by this appointment, as the Company's best interests have at all times been paramount in the mind of Mr. Fletcher.

Japan.

Travel in Japan presents a constant succession of curious and interesting sights and sensations to the visitor from the West. The first impressions, indeed, may be somewhat disappointing, as one's idea of Japan, drawn perhaps from the pictures on fans and screens, or old prints, are apt to be, in a very literal sense, too highly colored. Japan is not altogether a land of brilliantly clothed Geisha girls and quaint tea-houses. Both are there now, and are probably as plentiful as ever they were; but they are not among the first sights to greet the traveller. The dress of the people one sees in the streets is usually quiet in color. Then, too, it is in the large ports that the effects of Western innovations, superficial though they may be, are most apparent. But before many days the spirit and charm of the real Japan begin to make themselves felt. The jinrikishas and the coolies that haul them are always interesting features. The sturdy, smiling little brown men, with their curious straw hats like large inverted bowls, somewhat scanty clothing of blue tights and short jacket, and straw sandals, and their baby-carriage-like vehicle, that is the popular conveyance, are seen everywhere, and used by everybody.

The first glimpse of Japan is sometimes snowy Fujiyama, sometimes the smoking island Oshima, but usually the rugged coast of Tokyo Bay, close to whose thatched fishing villages we sail till reaching Yokohama.

The harbor is a picturesque and busy scene, alive with sampans, square-sailed junks, quaint fishing boats and the ships of all nations. In the distance towers the lofty, snow-capped peak of Fujiyama, the Sacred Mountain, whose graceful cone is so familiar an object in Japanese art. Though Yokohama was founded as a treaty port for foreigners, the visitor feels that he has entered a new and strange world as he is whisked to his hotel in a "two-wheeled baby-carriage" by little brown jinrikishas men. In the substantially built "Settlement" are modern shops and foreign houses, with many fine hotels, but in the native city the typical features of Japanese life remain almost unchanged—the costumes, the delightful open-fronted shops, tea-houses, theatres, shrines, temples, shell vendors and peddlers of all kinds of strange wares. All these are seen; and cloisonné and porcelain factories, shops for bronze, pottery, carving, etc., and the sights of the native town are visited.

It takes about an hour by Japan's first railroad to go from Yokohama to Tokyo, eighteen miles



MARUYAMA PARK, KYOTO.
NARA PARK.

VIEWS OF JAPAN.
KINKAKUJI TEMPLE, KYOTO.

JAPANESE PRIVATE GARDEN,
MIYAJIMA, IN ISLAND SEA.

distant. The modern capital has spread over an enormous area, a hundred square miles, most of it the typical low, wooden houses on narrow streets. Where government centres, great brick and stone buildings are scattered about open parks, and legations occupy several hills. The heart of the city is occupied by the vast Imperial Palace grounds, densely wooded and most beautiful, but jealously guarded against all intrusion by a double moat and massive cyclopean walls. Straight through the city from Shimbashi station on the south to Uyeno station on the north runs the Ginza, bordered with heavy "foreign-style" buildings, built by government to teach modernism; and here are shops of bewildering variety. There is even a four-storied departmental store, where every shopper takes off footgear to protect the soft floor mats. The Sumida River winds along the city's eastern side, its bank a blaze of pink in cherry-blossom time. From Uyeno terrace, Asakusa tower or Atago hill one may get fine general views over the sea of roofs.

The carved, gilded and lacquered mortuary temples of the Tokugawa Shoguns at Shiba and Uyeno Parks are the finest examples of architecture and decorative art in Tokyo, and a pleasant jinrikisha ride takes one to the gateways. Uyeno Park possesses three government museums, and zoological and botanical gardens. Near the Ryogoku Basin is the colony of native wrestlers, and near Asakusa, in the gay region surrounding the Asakusa Temple, are the theatres and the other forms of dramatic and acrobatic entertainments so popular among the Japanese. The Ginza is thronged at nightfall with endless rows of shops, of shoppers and of booths, and the sightseer and curio-hunter may spend many a happy hour between the lantern-illuminated shops and the torch-lit booths.

Tokyo abounds in native fêtes. Beginning in April with the Cherry Blossom Carnival, there are many national holidays and great public observances during the summer season, culminating with the greatest chrysanthemum show in the world, held in the Dangozaka quarter of the city during October.

Nikko, a charming mountain region and shrine sacred to the memory of the great Tokugawa Shoguns, Ieyasu and Iyemitsu, first and third, shares with Naples the honor of a proverb proclaiming it sovereign in beauty. "Do not say 'Kekko' (beautiful) until you have seen Nikko," say the Japanese. A hundred miles' train travel north from Tokyo lands one at Hachi-Ishi, where 'rikishas, through a mile of

wonderful cryptomerias and native shops and inns, take travellers to a fine hotel, beautifully located. With its forest shades, its vast groves and lofty avenues, its hush, its calm, religious air, Nikko is an ideal and dreamlike place, and its shrines and temples are world-famous. It lies in a lovely valley, through which a clear mountain river rushes, and is surrounded by high hills, clad to the summit with magnificent cryptomerias and other evergreens backed by high bare mountains, often snow-capped. The number of beautiful and notable buildings to be seen at Nikko is very great. Many of them are exquisite specimens of Japanese art of various periods, and for richness of carving and coloring are certainly unsurpassed by any other productions of human skill to be found in any part of the world.

On the north shore of the Inland Sea is the small island of Miyajima, sacred twelve hundred years, and so lovely it is esteemed one of the three sights of Japan. The temple is partly on piles, so that at high tide the sea invades the temple precincts and leaves the picturesque buildings floating on the water, while the graceful torii gate stands far out in the waves. This is a picture motif used thousands of times in Japanese decoration. The rocky islet has other buildings, a Thousand-mat Hall, once used as council chamber for the general Hideyoshi, a village of inns, tea-houses, fishermen's houses and image factories, besides lovely glens and coves.

The sensational manner in which Japan assumed her new position among other nations is still green in our memories. Canadians are specially interested in the growth and development of Japan, with her teeming millions of population, as a prospective market-place for her surplus products. The inflow of the "little Yellow Man" on our Western coast, too, has given us an opportunity to get better acquainted with his characteristics and to study him at close range. The Anglo-Japanese alliance has also played an important part in drawing the two peoples together, and while both are chiefly agricultural countries, there are many manufactured commodities in both which should be interchangeable and should induce a large volume of business both ways.



Said lonely little Harold: "I just wish I was two little dogs, so I could play together."—Youth's Companion.



VIEWS OF JAPAN.—SACRED BRIDGE, NIKKO.

His Wife—"Get hout, yer miserable, crawlin', little worm! If yer was 'arf a man yer'd come and turn the mangle fer yer poor slavin' wife." The Worm—"No, Sarah, I may be a worm, but I ain't one wot turns."



Uncle Pat—"Take it to the post, Cora, me darlin'. It's for me ould frind, Michael Clancy." Cora—"But ye've not addressed it, Uncle Pat." Uncle Pat—"An' phwat would be the use of me addressin' of it? Faith, Mike can't rade a wurrud."



After reading about microbes and animalcules, little Toddles had been puzzling his juvenile brain to discover where they came from. At last he hit upon what he considered to be the solution. "Obviously," said he, "germs come from Germany."

Wandering over a field one day a man came across a large stone, incised "Turn me over." After much difficulty he succeeded in turning it over, and found on the under side of the stone the words "Now turn me back again so that I can catch some other idiot."



One spring, for some reason, old Eli was going round town with a face of dissatisfaction, and, when questioned, poured forth his voluble tale of woe thus: "Marse Geo'ge, he come to me last fall an' he say, 'Eli, dis gwine ter be a hard winter, so yo' be keerful an' save yo' wages fas' an' tight.' An' I b'lieve Marse Geo'ge, yas, sah, I b'lieve him, an' I save an' I save, an' when de winter come it ain't got no hardship, an' dere was I wid all dat money jes' frown on mah hands!"



MUKOJIMA, TOKYO.

A True Story.

In a pretty, though unpretentious, little house on one of Montreal's humbler residential streets, a husband, the sole support of his wife and two children, recently passed away.

Some days after her bereavement the poor wife had occasion to open her husband's desk to examine some documents. Each had ever held sacred the correspondence of the other, and it was not without a certain shrinking that the widow turned over her late husband's papers. Suddenly her attention was drawn to a large official envelope containing a bulky document. A letter addressed to herself in her husband's familiar writing was attached to it. She took the letter in her hand, her face becoming pale and flushed by turns.

"This is a message from my husband," she murmured. "This is a voice from the dead!"

For a few minutes she could not control her feelings sufficiently to make the reading of the letter possible. After a while, becoming more calm, she read as follows:

"My darling Wife—When you read this I will be far away, and you will be lonely and unhappy. But do not mourn for me over-much. Be strong; live for our little ones. I did the very best I could for you all while strength lasted. Take the document, to which this letter

is attached, to the office of the Sun Life Assurance Company of Canada, and you will receive from them \$2,000.

"You may have wondered sometimes where the money was that has been invested in this manner, but you were too trustful to make any inquiry. As I write this I feel almost happy, although Death, that is to separate us, is so imminent. But you are provided for, for a time anyway. Continue where you are until our lease expires, and use the money as my dear brother advises."

The poor widow's face lighted up, for she had looked forward with terror to the fierce struggle with poverty, but this was, at least for the time being, averted. Tears of gratitude flowed down her cheeks, and she thought: "How happy I was in having the love and care of a husband like John! I did often wonder where certain sums of money went about which he never spoke. How glad I am that I trusted him!"

What a blessing it was! Only that morning she had left her two little children with a kind friend and had gone down into the city to seek employment and had been many times refused. She had been racked with anxiety for there was no money left after the bills were all paid, and they *must* have bread. Now she was provided for until some means of earning a livelihood should occur to her. What a load was lifted from her burdened mind!

It was "a gleam of sunshine in a day of clouds;" a gleam of sunshine that made a rainbow upon the dark cloud of her sorrow.

A. R.

• •

A teacher was explaining to the class the circulation of the blood, and said: "Now, scholars, when I stand on my head the blood rushes to it, and makes my face red. Why is it, when I stand on my feet, the blood doesn't rush down and make them red?" "Because your feet ain't empty," said a voice in the rear.



VIEWS OF JAPAN—SEN LIFE OFFICE AND AGENCY STAFF AT OSAKA, JAPAN.



VIEWS OF JAPAN.—MOUNT FUJI, FROM SHOJI.

Our Company.

The Sun Life Assurance Company of Canada is one of the most progressive companies doing business to-day in the world. In looking over the annual statement for the past year we find that large gains were made in all important items. The Company is growing stronger as each year rolls around.

Last year the assurances issued and paid for in cash amounted to over 21½ millions. The cash income amounted to over 7¾ millions. The assets stand at over 32¾ millions. The surplus, according to the Company's standard, is \$3,308,534. This item, according to the Dominion Government's standard, amounts to nearly five millions.

The increases last year were as follows: New business, \$1,725,601; cash income, \$828,530; assets, \$3,566,471.

The Company added to its surplus during 1909, \$712,230, and out of the surplus distributed to the policyholders entitled to participation \$378,010. Adding these two items together shows the surplus earned in 1909, \$1,090,241.

The Company paid to policyholders last year nearly three millions, and since organization the amount is \$23,243,167. The life assurance in force stands at nearly 130 millions.

The Company's growth during the past ten years is as follows: Income in 1899, \$2,596,207—in 1909, \$7,778,132; assets in 1899, \$9,247,664—in 1909 this item is \$32,804,996; the life assurances in force in 1899 were \$52,806,035—in 1909 this item is nearly 130 millions.

This is certainly fine progress, and one the officers and stockholders may be proud of. The Company is well managed



VIEWS OF JAPAN.—CREEK SIDE, YOKOHAMA.

by President Robertson Macaulay and Managing Director T. B. Macaulay.

They are piloting this staunch old Company along safe lines, and have built up an institution which is looked upon as one of the strongest life assurance companies in the world.—Insurance News, Philadelphia.



To-morrow.

"To-morrow," said the languid man, "I'll have my life insured, I guess; I know it is the safest plan to save my children from distress." And when the morrow came around, they placed him gently in a box; at break of morning he was found as dead as Julius Cæsar's ox. His widow now is scrubbing floors, and washing shirts, and splitting wood, and doing fifty other chores, that she may rear her wailing brood. "To-morrow,"

said the careless jay, "I'll take an hour, and make my will; and then, if I should pass away, the wife and kids will know no ill." The morrow came, serene and nice, the weather mild, with sign of rain; the careless jay was placed on ice, embalming fluid in his brain. Alas, alas, poor careless jay! The lawyers got his pile of cash; his wife is toiling night and day, to keep the kids in clothes and hash. To-morrow is the ambushed walk avoided by the circumspect. To-morrow is the fatal rock on which a million ships are wrecked.

WALT MASON.



Boy—A penny cake of soap, please.

Shopkeeper—Will you have it scented?

Boy—No, I'll take it with me!—The Week-End, London.



VIEWS OF JAPAN.—SUN LIFE YOKOHAMA OFFICE STAFF.

Demonstrated His Value.

Sometimes a man can be won if he is shown his personal value to his family in dollars and cents. "I was interviewing a bright young business-man who had made good from the start," says one agent, illustrating this point. "He had a prosperous business of his own, built up gradually from a small capital to a point which gave him a good rating in Bradstreet's. But he couldn't see the advantage of life assurance."

"There's no use, Smith," he protested; "I've simply got to put my money where it will bring a decent return."

"I can give you protection, combined with an investment that will probably yield from three to four per cent."

"Four per cent." he said, sarcastically. "Why, I can get ten per cent. for every dollar I've got."

In this case this was actually true. His business, directed by his personal efforts, yielded him over ten per cent. on all the money he had tied up or would invest in the future. But seeing my opening, I asked:

"What interest can an ordinary mortal, with no earning powers, get on his money?"

"Four per cent."

"You get ten per cent. The difference between ten per cent. and four per cent. is six per cent. That represents the actual value of your personal service and ability in making money, doesn't it?"

"Yes."

"Then, in the event of your death, what have you to guarantee the perpetuation of that ability to earn six per cent. more than your heirs could? Nothing. A policy will do it." And I sold him a \$20,000 ordinary life.



VIEWS OF JAPAN.—CRYPTOMERIA AVENUE, NIKKO.

Head Office Staff Outing.

The first annual outing of the Sun Life Company's head office staff was held on Saturday, 16th July, at Mount Victoria Farm, Hudson Heights, the charming country residence of Mr. T. B. Macaulay, Managing-Director of the Company. About 140 members and friends attended. The weather was perfect and the amusements provided suited to the tastes of all. The staff were delighted with their tour of the grounds, personally conducted by their host, and with their inspection of the stock.

The Late Mr. W. A. Grant.

It is with regret that we hear of the death of Mr. W. A. Grant, the Company's representative for the past three years in Brandon, Man. Mr. Grant was a conscientious and honorable business

man, and will be much missed by his business associates. We extend our deepest sympathy to the bereaved family.



Margaret, who lives in the city, went to the country to visit some cousins. At breakfast the first morning there was a dish of honey on the table, and Margaret, to show her cousins that she was familiar with country life, carelessly remarked, "Ah, I see you keep a bee."



"I hear, doctor, that my friend Brown, whom you have been treating so long for liver trouble, has died of stomach trouble," said one of the physician's patients.

"Don't you believe all you hear," replied the doctor. "When I treat a man for liver trouble, he dies of liver trouble."—Everybody's.

Satisfied Beneficiaries.

82 COLLEGE ST., TORONTO, June 9, 1910.
 MR. T. B. MACAULAY,
 Managing-Director,
 Sun Life Assurance Co.

Dear Sir,—Kindly accept my thanks for cheque for \$10,000 received by me from the Sun Life Assurance Company of Canada; also for cheque of \$250.00.

Respectfully yours,
 ELIZABETH A. SIMPSON.

LINDSAY, May 25, 1910.

J. C. STANTON, Esq.,
 Montreal.

Dear Sir,—In reply to your favor of May 18th, I will accept the third option, single cash payment of \$47.66. I enclose certificate.

I must congratulate the Sun Life on their successful business. The bonus is very satisfactory to me.

Yours very truly,
 GEO. A. MILNE.

OAKLAND, MD., May 31, 1910.

MR. E. C. PEED,
 Baltimore, Md.

Dear Friend Peed,—I hope you will excuse me for my tardiness, but I cannot help but say that I am more than surprised at the magnificent showing of your Company, and I cannot help but congratulate you, and am pleased to say I am proud of being assured in such a Company as the Sun Life, which you represent, and later I intend to take out more assurance in your Company.

As ever, your friend,
 OWEN TREACY.

MONTREAL, June 2, 1910.
 MANAGER, SUN LIFE ASSURANCE CO.,
 City.

RE DIVIDEND ON POLICY No. 217829.

Dear Sir,—I have much pleasure in acknowledging receipt of your cash voucher for \$82.30, being amount of profit you declare I am entitled to on your plan of five years' distribution of profit to your policyholders. It certainly is very gratifying to me, as it must be to all your policyholders, that you are able to show such a good result.

Wishing you still further success,
 I remain, yours very truly,
 W. A. M. SWIFT.

WINNIPEG, MAN., June 10, 1910.
 THE SUN LIFE ASSURANCE CO.,
 Winnipeg.

RE COCHRANE ESTATE.

Dear Sirs,—With regard to policy of \$1,000.00 on the life of R. R. Cochrane, late Professor of the University of Manitoba, we beg to acknowledge receipt of the cheque for the amount of the policy, and to thank you for the expeditious manner in which the matter was handled by your Company.

Yours truly,
 HULL, SPARLING & SPARLING,
 Solicitors for the Estate.

SALT LAKE CITY, June 15, 1910.

MR. T. B. MACAULAY,
 Man. Dir., Sun Life Assurance Co. of Canada,
 Montreal, Canada.

RE POLICY No. 57937—McTERNEY.

Dear Sir,—Pursuant to your advice, under date of the 11th instant, I enclose herewith Policy No. 57937, and Discharge of Policy, executed as required by executors.

On behalf of the executors, I am directed to express their high appreciation of your courtesy and promptness in the matter of the settlement of this claim, and I beg to join with them in such assurance.

Very truly yours,
 C. S. VARIAN,
 Attorney for the Estate.

GLOUCESTER, March 1, 1910.

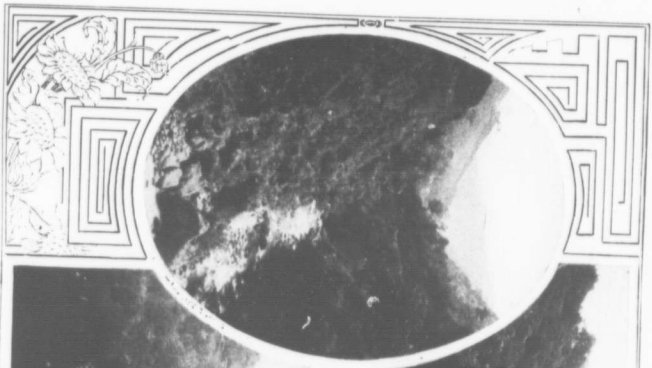
MR. E. B. BRINKWORTH,
 District Manager,
 Sun Life Assurance Company of Canada,
 44 Corn street, Bristol, Eng.
 Re-Policy 51176.

Dear Sir,—I beg to acknowledge the receipt of your Company's cheque for £1,379 in settlement of the above named policy for £1,000 on the 15-year Endowment plan, which matures to-day, and I greatly appreciate this very prompt and satisfactory settlement.

The estimate of profits given me when I took out the policy has been more than realized, the profits actually accumulated amounting to £379. This speaks well for the management of your Company and I shall have great pleasure in recommending your Office to any one who wants life assurance combined with a good investment.

Wishing your Company continued prosperity,
 I am, yours faithfully,

JAMES GODWIN VICKER.



ROAD TO MIYANOSHITA, HAKONE.



VIEWS OF JAPAN.
MIYANOSHITA, HAKONE.
MIYANOSHITA, HAKONE.



WATERMILL AT HAKONE.

Sun Life Assurance of Canada

The Results for 1909

Assurances Issued during 1909

Assurance issued and paid for in cash during 1909	\$21,509,273.16
Increase over 1908	1,725,601.95

Income

Cash Income from Premiums, Interest, Rents, etc.	7,778,132.05
Increase over 1908	828,530.07

Assets

Assets as at 31st December, 1909	32,804,996.77
Increase over 1908	3,566,471.26

Surplus

Surplus distributed to policyholders entitled to participate in 1909	378,010.60
Added to Surplus during 1909	712,230.58
Surplus earned in 1909	<u>\$1,090,241.18</u>

Total Surplus 31st December, 1909, over all liabilities and capital according to the Company's Standard, the Hm. Table, with 3½ and 3 per cent. interest	\$3,308,534.53
Surplus, Dominion Government Standard	4,940,556.77

Payments to Policyholders

Death Claims, Matured Endowments, Profits and other payments to policyholders during 1909	2,824,184.01
Payments to policyholders since organization	23,243,167.45

Business in Force

Life Assurances in force December 31st, 1909	129,913,669.52
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The Company's Growth

	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1879	172,528.42	397,777.32	3,615,124.35
1880	563,140.52	2,233,322.72	13,337,983.08
1899	2,596,207.27	9,247,664.61	52,806,035.93
1909	7,778,132.05	32,804,996.77	129,913,669.52