

SUNSHINE

Vol. V,
No. 8.

MONTREAL

AUGUST,
1900.

The Canadian Washington.

First in new business ;
First in premium income ;
First in the hearts of the people—
The Sun Life of Canada.



He Couldn't Find Them.

The janitor in a Vermont school threw up his job the other day, says an exchange. When asked what was the trouble, he said,—“I'm honest, and I won't stand being suspected. If I find a pencil or handkerchief about the school when I'm sweeping I always look for the owners. Every little while the teacher, or some one that is too cowardly to face me, will give me a slur. Why, a little while ago I saw written on the board, 'Find the least common multiple.' Well, I looked from cellar to garret for that multiple; and I wouldn't know the thing if I met it in the street. Last night, in big writin' on the blackboard, it said, 'Find the greatest common divisor.' 'Well,' I says to myself, 'both of them things are lost now; and I'll be accused of stealing 'em, so I'll quit!'”



A “guarantee” is more certain than a “perhaps.” The 5% Debenture Bond of the Sun Life of Canada *guarantees* 5% interest. Write for a booklet that tells all about it.

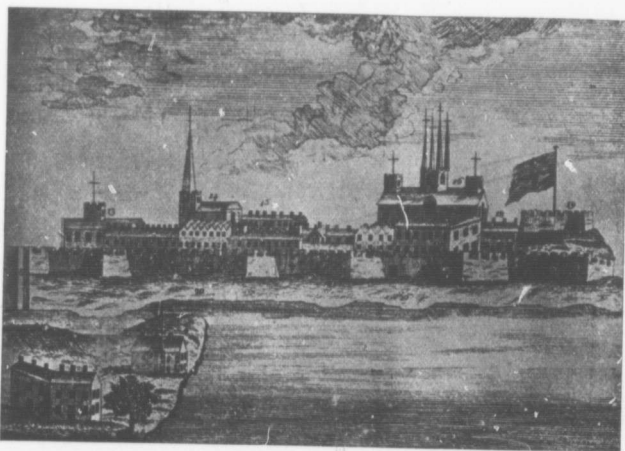
Eggs Without Hens.

A conjurer was performing the trick of producing eggs from a hat, when he remarked to a little boy, “Your mother can't get eggs without hens, can she?” “Of course she can!” replied the lad. “Why, how is that?” asked the conjurer. “She keeps ducks.”



DIAMOND JUBILEE FOUNTAIN,
Dominion Square,

Erected by the Sun Life of Canada and presented to the City of Montreal on the occasion of Her Majesty's Diamond Jubilee, in 1897.



MONTREAL IN 1760.

- | | | |
|---|------------------------|-------------------------------|
| 1 River. | 7 Glacis. | 14 Parish Church. |
| 2 River St. Peter. | 8 Postern. | 15 Nun's Hospital. |
| 3 Bridge. | 9 Market Gate. | 16 Jesuit's Church & Convent. |
| 4 M de Callière's house. | 10 St. Mary's Gate. | 17 Vaudreuil Castle. |
| 5 General Hospital. | 11 Riverside Gate. | 18 M. de Longueuil. |
| 6 Moat which surrounds the city on 3 sides, 8 ft. deep. | 12 Postern. | 19 Citadel. |
| | 13 Récollet's Convent. | 20 Wharf. |



PARTIAL VIEW OF MONTREAL OF TO-DAY.

Business of the Canadian Life Assurance Companies,

COMPILED FROM THE PRELIMINARY REPORT OF THE
SUPERINTENDENT OF INSURANCE
OF THE CANADIAN GOVERNMENT FOR 1899.

COMPANIES.	NET LIFE PREMIUMS RECEIVED.	AMOUNT OF POLICIES NEW AND TAKEN UP.	NET ASSURANCES IN FORCE.
Sun Life of Canada	\$2,214,343	\$9,746,309	\$52,753,986
Canada Life	2,199,262	5,529,701	79,691,480
Confederation	1,000,011	3,873,869	31,407,409
Dominion Life	100,014	1,000,208	3,588,879
Excelsior	102,934	1,326,723	3,501,913
Federal Life	387,610	2,415,900	11,447,570
Great West Life	299,887	2,756,050	10,111,959
Home Life	26,727	673,000	1,494,130
Imperial Life	296,617	3,549,000	6,159,125
London Life	226,586	1,712,922	5,778,622
Manufacturers	510,561	3,387,941	13,952,548
National Life	16,834	607,000	544,000
North American	744,865	4,842,640	23,045,403
Northern Life	37,747	1,158,780	1,587,500
Ontario Mutual	853,887	4,008,005	26,798,032
Royal Victoria	60,240	882,230	1,653,807
Temperance and General	215,756	2,653,750	9,350,800

The Sun Life of Canada has for years done the largest new business
among Canadian companies, and last year attained the position of
having also the largest net premium income.

Death and Assurance.

No man will deny that whatever can be said of death is applicable to himself. He knows that he must die; he knows that in whatever quarter of the world he abides—whatever be his circumstances—however strong his present hold of life—however unlike the prey of death he looks—that is his doom beyond reverse to die.

Surely this certainty of death admonishes all thoughtful men that the preparation for it should not be delayed.

Our fire and marine assurance companies are bulwarks of protection to the millions of business men scattered throughout the world. Fortunes are saved to the owners by the existence of these institutions, and without them an element of great danger to the interests of the nation would be abroad. But, after all, buildings and ships may be assured for generations, and no serious contingency arise, while man has but one life, and the culmination of that is certain. He must die. No matter what interests he represents, no matter how dependent on his efforts his family may be, no matter how he stands towards the community which has been benefitted by the wisdom of his counsels, he is taken away just as if his life was of no value. Therefore, if he is the head of a family, he has a duty to perform. In the absence of accumulated fortune, the necessity for using capital in the case of the business man makes it impossible for him to so arrange his affairs that his family is always safe. But a policy in a well-selected and carefully-managed life assurance company affords security from want and starvation.

It is hopeless to think of resisting death. Yet there are many who think of death as seldom as they can, and

by their failure to make sure and certain provision for those dependent upon them are laying up cares and fears for the hour of darkness when the remembrance of their selfishness and neglect of duty will rack their "sinking spirits with despair."

—Insurance and Finance Chronicle.

From the Hon. Sir C. A. Pelletier, K.C.M.G.,
Speaker of the Senate.

The Senate, Speaker's Chambers,
Ottawa, 17 juillet 1900.

M. M. TRUELLE & DION,
Gérants
Le SUN DU CANADA,
Compagnie d'Assurances sur la Vie,
Québec.

Messieurs, — J'ai reçu la reconnaissance de la Banque Nationale pour le dépôt de \$1000 que vous avez eu l'obligeance de faire pour le montant de la police No. 30382.

Veuillez accepter mes sincères remerciements pour l'obligeance et l'empressement que vous avez apportés au règlement de cette réclamation.

Je n'ai qu'à me féliciter de votre courtoisie dans toute cette transaction.

Veuillez me croire

Votre tout dévoué, C. A. P. PELLETIER.

(Translation.)

The Senate, Speaker's Chambers,
Ottawa, 17 July, 1900.

MESSRS. TRUELLE & DION,
Managers
Quebec District, SUN LIFE OF CANADA,
Quebec.

Gentlemen,—I have received from the Banque Nationale deposit notice of \$1000, made by you in settlement of policy No. 30382.

Pray accept my sincere thanks for the prompt settlement of this claim.

I can only congratulate you for your courtesy in this transaction.

Yours truly, C. A. P. PELLETIER.

Great Success.

"This energetic Canadian office continues to have great success in its business on both sides of the Atlantic."

—Financial News, London, Eng.



MR. O. LEGER,
Joint Manager
Montreal and District



MR. CHARLES PIERCE,
Joint Manager
Montreal and District

Mr. O. Leger joined the staff of the Sun Life of Canada in 1892, as manager of the French department for Montreal and district, and has been very successful. That he is devoted to the Company may be seen in his response to the vote of thanks to the agency staff at the annual meeting of the Company, last March. He said, "It is a pleasure for me to respond to the kind words said about the agency staff. Canvassing, under any circumstances, is not an easy thing. There are a great many obstacles to be overcome, but I know of no better Company than the Sun Life of Canada to work for. Agents are proud to represent a Company that deals honestly with the public. This the Sun Life of Canada does. Any person who knows this Company likes to work for it."

Mr. Leger and Mr. Charles Pierce have just joined interests in the management of the combined departments of the Company's business in Montreal and

district. Managers who have been in the front in the matter of new business in the past, will now have to seriously consider this new combination in their reckoning.

Mr. Charles Pierce is an assurance man of wide experience. He entered the assurance business twelve years ago, as special agent of the Metropolitan, at Cleveland, Ohio, afterwards working for the John Hancock Assurance Company, as general agent. He joined the staff of the Sun Life of Canada in 1896, as manager of the Thrift department for Montreal and district, and has just become associated with Mr. O. Leger in the joint managership of district. With his enterprise and ability in this larger field of operation the Company looks for large results.

A Hot Chase.

Like many other people, Adelbert Goodrich, telephone operator in the employ of the Chesapeake and Potomac Company, has a pet aversion, says the Baltimore Sun. In him it takes the form of an overwhelming and unreasoning fear of insane persons. It was Mr. Goodrich's evil fortune to be sent to Mount Hope Retreat for the Insane, on Saturday, to look after some needed repairs, and he went with a heavy heart. The day was hot—just the kind of a day it should not have been for the experiences that befell the unhappy telephone man.

On entering the grounds of the asylum, Mr. Goodrich gazed searchingly about for madmen. He saw none. Then he slowly advanced toward the big pile of buildings, gazing fearfully about him. As he strode forward and met no one, the circumstance begat confidence, and in a rash moment he decided to take a "short cut" to the building.

This led him through a quiet wood. As he advanced and the shadows deepened suspicious noises assailed his ear and the waving branches played grotesque pranks with the streaming sunshine across his pathway. Mr. Goodrich wished he had kept clear of the grove. Nervousness seized him and his eyes roved from side to side in search of lurking maniacs.

He found what he was looking for. A short distance ahead Mr. Goodrich beheld the contorted face of the dreaded lunatic peeping from behind a huge tree. The blood in the telephone man's veins seemed turned to ice water. His hair pulled at the roots, and for a moment his very heart stood still. The hideous eyes ahead peered into the eyes of the new comer, and in them the latter read his doom.

Mr. Goodrich, as brave a man as lives, save in this one particular, pulled himself together and bent his energies upon escape. He changed his course with an eye upon the figure beyond. What was his horror to see the lunatic dodge and run from tree to tree, always drawing nearer and nearer. This sort of hide and seek went on for several minutes, and then Mr. Goodrich, throwing strategy to the winds, took to his heels. Glancing over his shoulder, he was horrified, though not entirely surprised, to see that his dodging madman had taken to the open and was flying hot upon the chase.

Mr. Goodrich ran as mortal man never ran before. The perspiration ran in streams from face and body, but still he tore along at record gait.

The maniac was something of a sprinter himself, and to Mr. Goodrich's unutterable agony, he discovered he was in a losing race.

But life is sweet, and the telephone man threw his soul into his feet, as it were. He made the supreme effort of his life, and covered the ground, scarcely touching it save with the points of his shoes.

But still the madman gained. The quarry could hear the heavy breathing of his hunter. Mr. Goodrich ran on, however—ran well, but hopelessly.

Now the man was almost upon him. Then the thought came to the hunted and almost exhausted victim that he must fight this monster for his life. But even as the thought crossed his mind he tripped and fell headlong. Then he knew he was done for.

The madman was upon him. Death in its most awful form was at his side! Mr. Goodrich raised his arm to ward off the blow he saw descending. It came,

and fell as lightly upon his shoulder as the tap of a baby's finger.

"You're it!" shouted the maniac, and dashed away with all his supernatural speed.

♥ ♥
Chateau de Ramezay.

Amongst Montreal's most interesting buildings is the Chateau de Ramezay—one of the oldest historical landmarks—associated with events of the greatest importance in Canadian history. It was built in 1705 by Claude de Ramezay,



CHATEAU DE RAMEZAY.

governor of Montreal. Within its venerable walls, after the fall of Quebec, in 1760, arrangements were completed for the withdrawal of the last French garrison from Montreal.

In 1775 the Chateau was again made memorable as the headquarters of the American Brigadier-General Wooster, and in the following year, under General Benedict Arnold, the Commissioners of Congress, Benjamin Franklin, Samuel Chase, and Charles Carroll, of Carrolton, here held council.

For years after the British conquest the Chateau was recognized as the official residence of English governors while here. For a time a portion of the building was used as the Circuit Court, but it is now converted into a museum, in which repose many interesting souvenirs, associated with the history of the Province.

A visit to the spacious vaults will give an idea of the stability of the structure, which could not be obtained from an exterior view.

♥ ♥
Assurance Epigrams.

A good agent may be known by the risks he does not write.

Don't value your assurance commonsense so highly as not to use it occasionally.

Boast not thyself of to-morrow, for another agent may get there to-day.

Indignation is poor comfort, especially if the other fellow got the risk.

Daily bread does not come deservedly to the agent whose existence is a continual loaf.

It's not helpful for an agent to ponder overmuch upon his own virtues as compared with his competitors' failings.

The most fluent talkers may have an impediment in their thinkings.

A bike-riding agent may not always appear straight and upright, but this will be overlooked if he is bent on getting there.

At most agencies one bad risk will adulterate an otherwise desirable business.

Opportunities are not labelled.

Business is not likely to come our way until we have done a good deal of going after it.

Assurance men may be born equal, but they are never on a dead level until they reach the cemetery.

It is less difficult to know what to say when talking assurance than it is to know when you have said it.

J. L. CUNNINGHAM.

In the Intercolonial Staff Record.

♥ ♥
Another Epigram.

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

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*

Mean Men.

Mean men are found in every business, men who think of their own profit above everything else. It would be miraculous if the life assurance business was clear of these men. Frequently we hear of assurance agents who persuade policyholders in well-established old-line companies to change their assurance into their company. The benefits to be derived from such a change are almost always on the agent's side. The policyholder is generally the loser. It is a mean business and should be frowned upon by every self-respecting assurance solicitor.

On this subject we clip the following from the *Western Insurance Review*, which we trust will be read and remembered by our readers.

You propose to change your company because you are promised larger dividends by the agent of a rival company. Will the company thus represented guarantee in its policy, or in any written contract, that such will be the fact. If the company can positively specify any dividend in advance, why not give you the benefit of this dividend when you pay your premiums? There is palpable absurdity and treachery in such promises, since it is due to this very difficulty and impossibility of knowing in advance what the divisible surplus will be at the end of a year, that makes it necessary for the company to charge what is safe, to wit, a premium sufficiently large to meet every contingency, and place your assurance above perad-

venture. A large divisible surplus is not less valuable to the company than the policyholder.

Perhaps the company you propose to enter charges smaller premiums. If such is the case, it will be of the utmost importance for you to consider by what authority—gained from extended and unimpeachable sources—can any company venture to reduce the present rates?

Your change in company will in all probability benefit one person, namely, the agent.



Our Two Words.

"Prosperous and Progressive" are two words which belong to the Sun Life of Canada; first by long usage, and second by what they mean in relation to this Company. The report each year adds emphasis to these words. An English financial journal, commenting on the Sun Life of Canada, thought the word "progressive" was not strong enough and added "prosperous and *most* progressive."



These two elements, prosperity and progress, are of vital importance to policyholders, for when an assurance company is prosperous it is the policyholders who are benefitted, and a company that fails to be progressive soon loses the esteem of the business world.

Force is given to these two apt words from the facts which must be well known to all, and especially to the readers of *Sunshine*: That the Sun Life of Canada has for many years done the largest new business among Canadian companies, and last year attained the position of having also the largest net premium income.

All these things should suggest to those who are thinking of investing in life assurance that the Sun Life of Canada is a company worthy of their confidence and patronage.

...LAST YEAR...

Was one of the
Most Prosperous
in the History of

The Sun Life
of Canada.

Interesting Points from the 1899 Report:

New Life Applications	\$14,723,577.59
Cash Income from Premiums and Interest	2,596,207.27
Increase over 1898	268,293.67
Coupled with <i>decrease</i> in Expenses	10,293.64
Assets	9,247,664.61
Increase over 1898	1,015,752.80
Surplus over all Liabilities except Capital	478,304.45
<small>(According to the Company's Standard, the 4 per cent. Table.)</small>	
Increase in Surplus	118,906.19
Besides Profits given during the year to policies entitled thereto	59,740.75
Death Claims, Matured Endowments and Profits paid during 1899	803,972.65
Payments to Policyholders since foundation	5,930,593.00
Total assurance in force	52,806,035.00

PROSPEROUS

... AND ...

PROGRESSIVE.



Canada's National Monuments IV.

DE MAISONNEUVE MONUMENT,
Place d'Armes Square, Montreal.

"Luck."

The boy who's always wishing
That this or that might be,
But never tries his mettle,
Is the boy that's bound to see
His plans all come to failure,
His hopes end in defeat ;
For that's what comes when wishing
And working fail to meet.

The boy who wishes this thing
Or that thing with a will,
That spurs him on to action,
And keeps him trying still,
When effort meets with failure,
Will some day surely win ;
For he works out what he wishes,
And that's where "luck" comes in.

The "luck" that I believe in
Is that which comes with work,
And no one ever finds it
Who's content to wish and shirk.
The men the world calls "lucky"
Will tell you, every one,
That success comes not by wishing,
But by hard work, bravely done.

EBEN E. REXFORD.



An Appreciation.

"La Revue des Assurances," Brussels, says :
Mr. T. B. Macaulay, F. I. A.,
president of the American
Actuarial Society, presided
at the second sitting of the
World's Actuarial Congress
at Paris, on the 2nd July.
We can only congratulate
the Sun Life of Canada for
the honor paid to its Secretary.
It is another proof
that the qualities of Mr.
Macaulay have been appreciated,
and it is a valuable guarantee
for the Company to have on its
Board of Directors a specialist
of his abilities.

Mr. Macaulay sailed for home on the 2nd inst.

Promptness Appreciated.

Wilmington, N. C., May 2nd, 1900.

J. R. JOHNSTON, Esq.,
Manager North and South Carolina
SUN LIFE OF CANADA,

Raleigh, N. C.

Dear Sir,—I beg to acknowledge your kind favor of the 27th ult., enclosing cheque for \$5,000 in settlement of policy No. 54920, on the life of Mrs. J. H. Mallard, whose death occurred on the 14th inst. The very prompt action of the Company in the payment of same is duly appreciated.

Very respectfully,

JNO. S. BURNETT.



The following notice was lately affixed to a church door in Hertfordshire, and read in the church :

"This is to give notice that no person is to be buried in this churchyard but those living in the parish ; and those who wish to be buried are desired to apply to the parish clerk."



An Old Landmark on the Lachine Road.

Speech.

Talk happiness. The world is sad enough
Without your woes. No path is wholly rough ;
Look for the places that are smooth and clear,
And speak of those to rest the weary ear
Of earth, so hurt by the continuous strain
Of human discontent, and grief, and pain.

Talk faith. The world is better off without
Your uttered ignorance and morbid doubt.
If you have faith in God, or man, or self,
Say so ; if not, push back upon the shelf
Of silence all your thoughts till faith shall come ;
No one will grieve because your lips are dumb.

Talk health. The dreary, never-changing tale
Of mortal maladies is worn and stale,
You cannot charm, or interest or please,
By harping on that minor chord, disease.
Say you are well, or all is well with you,
And God shall hear your words and make them true.

ELLA WHEELER WILCOX.

Sherbrooke, Que., April 11th, 1900.

C. C. KNIGHT, Esq.,

District Manager

SUN LIFE ASSURANCE COMPANY
OF CANADA.

Dear Sir,—I acknowledge with thanks the receipt of your cheque for \$1000, in full settlement of claim under policy 63942, held by my late husband in your Company. The claim papers were placed in your hands on the 9th inst., and the promptness with which your Company responded is worthy of praise.

I shall always speak favorably of the SUN LIFE OF CANADA.

Yours truly,

MRS. JULES RICHARD.



Immigrant Memorial Stone, Point St. Charles.

The Value of Assurance.

Lanark, April 21, 1900.

THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

Dear Sirs,—Accept my thanks for cheque for \$2000 received this day from your Brockville agent, Mr. I. J. Mansell, who effected the assurance on the life of my son, the late E. A. Field. The policy was taken out August 1st, 1898, and only two premiums of \$58.80, or a total of \$117.60, was paid. The amount received is therefore \$1,882.40 in excess of the cost of the policy.

Wishing the Sun Life of Canada every success,
Yours very truly,

WM. A. FIELD.

Patient Accumulation.

Some one has said : "There are two distinct methods of making worldly success : One is by means of bold speculative strokes ; the other is by patient accumulation."

The latter plan is the most sure. Speculation is speculation, to say the best for it. The man who patiently accumulates may have the slower process, but with it is security. A dash for victory may be in order in war, but a dash for financial victory often leads to evil consequences. The man who has an ambition to gain riches hastily must learn that very few do so, and the few who do have spent years in preparation for the stroke that brought them success. Patient accumulation is the safest way.

"Prosperous and Progressive" are the two words which best describe the report of the Sun Life of Canada for the year ending December 31st, 1899."

—Insurance, Banking and Financial Review, London, Eng.

The meanest, most contemptible kind of praise is that which first speaks well of a man and then qualifies it with a "but."—H. W. Beecher.



VICTORIA SQUARE, MONTREAL.

Ten Years' Progress of the Sun Life of Canada.

YEAR.	INCOME.	NET ASSETS (exclusive of uncalled Capital.)	ASSURANCES IN FORCE.
1889	\$563,140.00	\$2,233,322.00	\$13,337,983.00
1899	2,596,207.00	9,247,664.00	52,806,035.00
GAINS	\$2,033,067.00	\$7,014,342.00	\$39,468,052.00

"Prosperous and Progressive."

Montreal.

In 1535, Jacques Cartier, the founder of Quebec, discovered and named Montreal—termed by him *Mont Réal*.

In 1611, Samuel de Champlain made some clearings on the island, but it was not until 1641 that, on the 14th of October, M. de Maisonneuve formally founded Montreal on behalf of the Company of Montreal, which had been granted possession of the island by royal charter. Shortly afterwards this charter was ac-



Victoria Jubilee Bridge — re-constructed 1897.

quired by the Sulpician order, who thus became and still are the seigneurs of the island.

In the spring of 1642, de Maisonneuve returned with a colonizing party, built a fort and a church, and from this date begins the history of Montreal. Under the French regime, what with the Indians and the English, its history was eventful enough, and since its capitulation to the English, in 1762, it has been twice attacked, and taken once—1776, by General Montgomery, who, however, after his unsuccessful attack on Quebec, had to evacuate it in the spring of 1777—but since then its record has been a purely political and commercial one.

The growth of Montreal has been very rapid, yet steady, as may be gathered from the following figures :

1852, Montreal and suburbs .	57,715
1871 " " "	107,225
1898 " " "	300,000

It is estimated that the next census will show the population to be nearly 330,000.



Victoria Jubilee Bridge.

The amazing progress of the science and art of bridge building may be seen in the re-construction of the tubular bridge to the present structure — three years ago.

The old bridge, opened by the Prince of Wales, in 1860, was justly regarded as one of the wonders of the world. It weighed 9,000 tons, was 16 feet wide and 18 feet high, and cost \$2,000,000. The new bridge is many times more capacious and more dur-

able, yet weighs less than one-fourth as much, and cost less than one-fourth the money.



Send for Them.

Any or all of the following interesting booklets, will be sent upon request :

- The Story of a Policy.
- A Record of Success.
- Should Women Assure ?
- Guaranteed Income.
- The 5% Gold Debenture Bond.
- Profits.
- In Eight States.
- Prosperous and Progressive.
- Annual Report for 1899.
- Prospectus.

A Motive Established.

An old Scotch lady, who had no relish for modern church music, was expressing her dislike to the singing of an anthem in her own church one day when a neighbor said: "Why, that is a very old anthem! David sang that anthem to Saul." To this the old lady replied: "Weel, weel! I noo for the first time understand why Saul threw his javelin at David when the lad sang for him."



Richmond, Va., May 10th, 1900.

E. M. PETERSON, Esq.,
District Manager SUN LIFE OF CANADA,
Newport News, Va.

Dear Sir,—I beg to thank you for cheque of the Sun Life Assurance Company of Canada, which you to-day have handed me in settlement of policy No. 74240.

Notwithstanding the fact that a mistake was made in my late husband's age the Company has settled the claim promptly.

I wish the Company every success, and would heartily recommend it to those intending to assure.

Yours respectfully,

EMMALINE ROOKS.

**The Art of Breathing.**

Breathing is an art. We ought to take in fourteen pints of air per minute. At the usual rate of breathing we do so. But if we get into a rarefied atmosphere we take in, at the usual rate of breathing, less than the fourteen pints. Sedentary people can get all the advantages to health of a long walk or other exercise by simply increasing the rate of breathing during one or two hours a day, thus adding to the amount of oxygen that enters the lungs.—Exchange.



"Live a natural, temperate life, get all the outdoor exercise you can, and don't smoke," is the advice of Dr. W. G. Grace, the famous Cricketer, to those in search of health.



The Sun Life Assurance Co'y of Canada.

HEAD OFFICE: MONTREAL.

♦ ♦ ♦

Directors:

R. MACAULAY, Esq.,

President and Managing-Director.

HON. A. W. OGILVIE, Vice-President.

S. H. EWING, Esq.

JAMES TASKER, Esq.

J. P. CLEGHORN, Esq.

MURDOCH MCKENZIE, Esq.

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J. R. DOUGALL, Esq., M.A.

Chief Medical Officer:

GEO. WILKINS, M.D., M.R.C.S. ENG.

Secretary and Actuary:

T. B. MACAULAY, F.I.A.

Assistant Actuary:

ARTHUR B. WOOD.

AGENCY DEPARTMENT.

Superintendent of Agencies:

JAMES C. TORY.

The Sun Life of Canada is
“Prosperous and Progressive.”

A Policy in the Sun Life Assurance Company
of Canada

Will mean to You:

- An investment giving good returns.
- Ease of mind, because those dependent upon you will be protected, . . . should your income cease by death.

Will mean to Your Family:

- What your income now means to them.

Write to Head Office, Montreal, for interesting literature.

The Sun Life of Canada is
“Prosperous and Progressive.”