

SUNSHINE

Vol. XIX.
No. 3-4

MONTREAL

MARCH-APRIL
1914



THE JOSEPH HOWE STATUE, HALIFAX.

The above monument was erected to the memory of Joseph Howe, one of Nova Scotia's most honoured sons—the father of responsible government. Born 1804, and died 1873. Journalist, orator, statesman, patriot, Briton, upright citizen and honest man.

SUNSHINE

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



HEAD OFFICE AND BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

DIRECTORS:

R. MACAULAY, *President.*

S. H. EWING, *Vice-President.*

W. M. BIRKS.

HON. RAOUL DANDURAND.

GEO. E. DRUMMOND.

J. R. DOUGALL.

H. WARREN K. HALE.

H. S. HOLT.

CHARLES R. HOSMER.

ABNER KINGMAN.

T. B. MACAULAY.

JOHN MCKERGOW.

T. B. MACAULAY, F. I. A., F. A. S.,
Managing-Director and Secretary.

ARTHUR B. WOOD, F. I. A., F. A. S.,
Actuary.

FREDERICK G. COPE,
Assistant Secretary and Superintendent of Agencies.

E. A. MACNUTT,
Treasurer.

GEO. WILKINS, M. D., M. R. C. S. ENG.,
Chief Medical Officer.

Derelicts.

Did it ever strike you how many of those pathetic figures there are about you, old men and women, dependent, some upon relatives whose kindness of heart often falls far short of their responsibility and others cared for by public charity?

Silently they move among us, bowed by the humiliating fact of their dependence, their usefulness gone.

Not a few of these poor, human derelicts have enjoyed in happier days, the benefits of education, position and a good income. For these the experience is bitter indeed.

And the pity of it all is that it is all so unnecessary!

Nor have they all been spendthrifts or extravagant; for many have had their bank accounts and thought to lay up sufficient to keep them in comfort in their declining years.

But old age seemed far distant and the needs of the moment loomed large, so the balance, instead of increasing, by scarcely perceptible degrees grew less and less; and all the time the opportunity to save was slipping away.

Do you realize that by applying a comparatively small amount each year—the money you would probably waste—it will pay the premium on an endowment assurance policy that will eliminate the possibility of your increasing the sad number of life's derelicts?

An endowment policy promotes regularity in your savings, giving better results than the same amount of premiums left on deposit in a savings bank, while, in case of your death, not merely the amount you have saved but the full amount of the policy is paid to your beneficiary.

Does not this appeal to you?

To spend the evening of life in ease and comfort, a burden to no one, is the desire of every heart, and this form of assurance is the surest way to its realisation.

Get it in the Sun Life Assurance Company of Canada. P.H.C.

Are You Borrowing From Your Widow ?

The following editorial from South Bend (Ind.) Tribune, December 11, 1913, should be read by every policyholder:

The convention of presidents of life assurance companies, in session in New York to-day, has before it among other things the vexing problem of the mortgaged life assurance policy.

The life assurance policies of the United States, it is asserted by authority, are mortgaged for the stupendous sum of five hundred and fifty million dollars.

And the sum is increasing, because policyholders are not paying up their loans, but are borrowing more.

This is a dangerous condition.

A life assurance policy, after a certain term, has both a cash surrender value and a loan value. You can borrow from the company, at very reasonable interest, an increasing sum every year. The company is an easy creditor. It does not press you for payment. It lets you renew your loan as often as you wish. Its security is ample, and it could hardly make a safer or better investment of its funds.

But the difficulty of it is that comparatively few policyholders who borrow on their policies ever pay the loans.

It is the widow and the orphans who must pay, on the sad day when death matures the policy.

The life assurance presidents do well to consider this problem. They do well to discuss ways and means of lessening the evil. They do well to sound an alarm in the interests of the bereaved dependents who must pay all these millions in loans if the policyholders do not.

Your life assurance policy is a sacred trust. It is a fund for the protection of your loved ones when you die. When you borrow money on it, with the policy as security, **YOU ARE BORROWING FROM YOUR OWN WIDOW AND YOUR OWN ORPHANS.** And when you are dead you cannot pay.

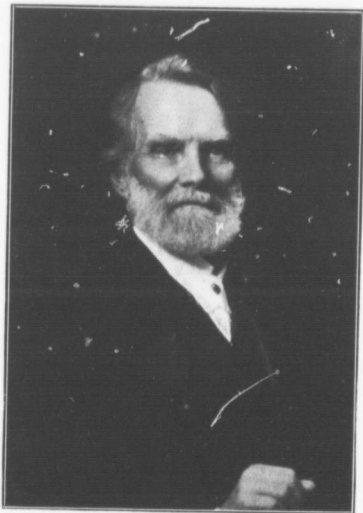
Think a little deeper about that loan on your policy, Mr. Policyholder. Pay it if you can. Reduce it, anyway. Don't leave your widow and orphans the legacy of a bad debt—with you as the debtor.

Our Illustrations.

In this number we give a selection of views depicting the beauty of the historic province of Nova Scotia. Nor have we forgotten

to include in the list what is to it a new phase in the development of the province, but have endeavoured to show something of the signs of industrial activity which have taken hold of the people of late years. Citizens now realize the great possibilities the natural resources of the country offer to the industries now being established and are exerting themselves to prove the wisdom of the numerous enterprises throughout the province.

The condition of this Company's business in Nova Scotia was never better, and, in the hands of its able manager, Mr. H. Walker, and his loyal associates, we look forward to even better results in the future.



ROBERTSON MACAULAY,
President.

The above is from a recent photograph of the honoured and beloved President of the Sun Life Assurance Company of Canada, who celebrated his eighty-first birthday on the 20th January last. His interest in the welfare of the Company is as keen as ever. Our earnest prayer is that he may be spared many years to direct the destinies of the Company.

NOVA SCOTIA

NOVA SCOTIA, stretching out on the broad Atlantic, has oftentimes been called "Canada's Long Wharf." It is not only the nearest Canadian Province to Great Britain, but is also the oldest established and though small, it has been richly endowed by nature as to advantages and climate and resources—in resources, it is the richest Province in the Dominion; no other Province, save one, has the variety of resources, the greatest number of which are closely allied to manufacturing, and in the latter, the Province is gradually forging ahead, as Government statistics will show.

The Province is one of natural beauty—magnificent scenery extends along the lines of railway and sea coast from Yarmouth to Cape North. Its forests abound in game and its lakes in fish, and there are few hunters who visit its interior and do not get a trophy in the shape of a moose, in season. The magnificent scenery along the Bras d'Or Lakes in Cape Breton is sufficient to bring visitors yearly to that locality.

The Province has an area of 21,427 square miles, and there are two natural divisions—the mainland, and the Island of Cape Breton. The total length of the Province is 350 miles, and width varies from 50 to 100 miles.

The population, at last census, was 492,338, made up of 251,019 males and 241,319 females. The manufactured products increased 123 per cent. in 10 years, and the various resources for the year 1913 amounted to \$137,335,000 in value—an increase of \$18,640,500 in three years.

Nova Scotia is the greatest coal producing province in Canada—the total output in 1913 amounting to over 7,000,000 tons, or one-third of the whole Canadian output, and has increased at the rate, on an average, of half a million tons yearly, the past three years. The value of this output alone, last year, was placed at \$22,500,000. The official report of the agricultural yield of the province for 1913 gave a total value of \$31,134,465. The minerals and mineral products for the same year totalled \$46,000,000; fisheries, \$9,000,000; products of the forest, \$5,000,000; etc.

During the last decade, manufacturing has taken great strides—the mammoth steel plants at Sydney (the largest in Canada), North Sydney and New Glasgow are increasing their outputs yearly—last year, the Dominion Iron and Steel Company added a nail and wire plant, covering 16 acres of land,

and the output in this industry alone, last year, totalled over \$17,000,000 in value.

As an apple growing country, with regard to quality and flavour, the product of the Annapolis Valley commands the largest price in England, which is the principal apple market in the world. In this Valley, in a stretch of some 75 miles, upwards of 3,000,000 barrels of apples have been packed and shipped in one season, and with the new orchards coming into bearing, it is expected that the pack will reach the 5,000,000 mark within five years. Inducements are given by the Government of Nova Scotia to those wishing to engage in farming.

There are many points of historical interest throughout the Province. Halifax was the first British settlement in the Dominion, and here, as well as at Annapolis, Amherst, Louisburg, etc., can still be found the handiwork of the first settlers.

First Responsible Government on this Continent was established in Halifax, and its 150th Anniversary was celebrated in 1912.

To sum all matters up, it can be said that Nova Scotia is "a land of plenty," and while other parts of the Dominion have, at times, keenly felt the financial stringency periods—so far, times have never been bad in this Province by the Sea.

While Nova Scotia has been called "the Atlantic Long Wharf of Canada," Halifax can justly claim to be the favoured berth.

The Harbour of Halifax, taking all matters into consideration, is the finest in the world. Since its founding in 1749, Halifax has been a military and naval port, and since 1840, when Sir Samuel Cunard established the first fast Atlantic steamship service, has been the Winter Port of Canada. Its shipping tonnage is the largest of any Canadian-Atlantic port.

From a tourist standpoint, few cities have as many facilities for the enjoyment of the stranger. The North West Arm, which has been spoken of as "the Rhine of America," is probably the finest sheet of salt water for pleasure purposes on the American continent; this sheet of water with its rare, natural beauty, its residential properties on either side, suggestive of happy, comfortable home life, and the hundreds of boats that can be seen there on a summer evening, with twinkling lights, with the numerous boating club houses decorated with electric lights, has won for it the name of "Fairyland."

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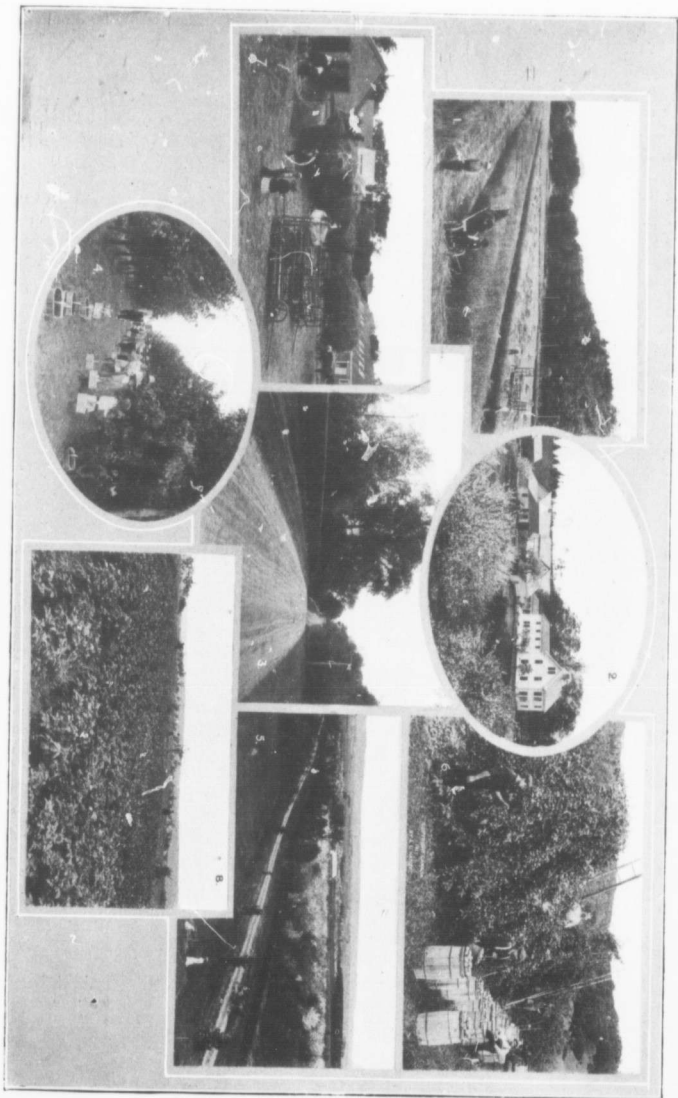
1. Reaping Grain, Fort Williams.
 2. Dyke at Kentville.

3. Road at Greenfield.
 4. Cherry Picking, Hillcrest Orchard, Kentville, Kings Co.

5. From Hillcrest Orchard, looking across Cornwallis Valley.
 6. Potato Field, near Cannisig.

7. Farm of Peter Innis, Cold Brook, Kings Co.
 8. Apple Picking on Joseph's Kinsman's Farm, Lakesville.

RURAL, NOVA SCOTIA.



Bedford Basin, an inner harbour of Halifax harbour, is a magnificent sheet of water—large enough to hold the whole of the British fleet, while Halifax harbour itself is one of great commercial activity, and during the greater portion of the year, the largest of His Majesty's warships can be seen at anchor off the docks. The fact that these warships can be visited, as well as the forts and military stations, is an attraction held out that not many cities possess.

Point Pleasant Park, with its splendid outlook towards the sea, is one of the magnificent park system which gives Halifax many breathing spaces.

The trade of the port has outgrown its present facilities, and the Federal government has planned a system of new docks, etc., which will mean an expenditure of some \$30,000,000, on which work has already commenced.

There are many historical points and places of interest in the city. St. Paul's Church, built in 1750, is visited by hundreds yearly, and the quaint inscriptions of notables who are buried beneath the church, recorded on the walls, are read with interest; since it was built it has been enlarged, but the original building forms the main part of the present one. Another church of note is known as the "Dutch Church," no longer used for worship; it was built in 1755 for the Lutherans, and except for the steeple, added in 1760, is just as when built. St. George's or the Round Church, attracts visitors on account of its unusual shape—it is circular in form and was built in the early years of the last century.

The population of the city, according to the last directory census was 53,850. In proportion to its size, Halifax is one of the wealthiest cities in Canada, and has a stability about it which has gained for it the name of "the staunch little city by the sea."

Halifax is also known as one of the chief centres of the fishing business—the merchants engaged in that line marketing in the chief fish eating centres of the world. In the matter of enterprise, it may be of interest to state that until recently the entire sealing industry of the Canadian Pacific coast was owned in Halifax; Halifax has, for years, sent two fleets of sealing vessels to the South Pacific; it also prosecutes the sealing industry of the North Atlantic yearly, and sends large fleets of vessels to prosecute the fishing on the grand banks of Newfoundland.

Probably no place in the Dominion has felt the occasional financial stringency less than Halifax—it is a city of gradual, yet staunch growth, making rapid strides in the commercial world, and

gives a hearty welcome to those who wish to make a home within its limits.

The entire province appears to be "on the eve of a big boom," as expressed by our local manager, Mr. H. Walker, in a recent letter, and it looks as if the towns and villages throughout Nova Scotia are now ready to take advantage of every opportunity offered to advance the interests of their inhabitants.

Sydney, with its important industrial institutions and its rich coal deposits, the latter producing over 5,000,000 tons annually, is worthy of a much more extended notice than our space admits of. Then we have Truro, a most desirable residential centre, picturesquely situated at the extreme head of the Bay of Fundy, the great railway centre of the province. The surrounding country is of a wonderfully fertile character, and its broad marshes of many thousands of acres, redeemed from the sea, are the equal of the best soils in the world.

The town of Yarmouth has a population of 7,000, and is situated at the south-west extremity of the province. At one time (notably in the early sixties) the shipbuilding industry flourished greatly here, but the passing of the wooden ship diverted the energies of its enterprising citizens to manufacturing.

Annapolis Royal is the oldest town in Canada, being founded in 1605—three years before the city of Quebec. Naturally it abounds in places of historic interest. The town boasts of being the finest residential place in Annapolis Valley, and the surrounding country is particularly well adapted for mixed farming.

Amherst is looked upon as one of the most progressive towns in Canada. "Busy Amherst" is the name by which it is known. It has a population of 12,000, all of whom are proud of their busy, bustling seaport town.

The country surrounding Antigonish is excellently adapted for mixed farming. The soil is extremely fertile, and small lakes and streams are plentiful.

E. A. S.

Mere Foliage.

Baron Sans Dough—"What do you think of my family tree?"

Mr. Muchgold—"The tree may be a good one, all right, but looks to me as if the crop was a failure."

The Hard Part.

"I understood the text, all right," remarked Aunt Ann Peebles, after the sermon was over, "but the preacher's explanation of it puzzled me a good deal."

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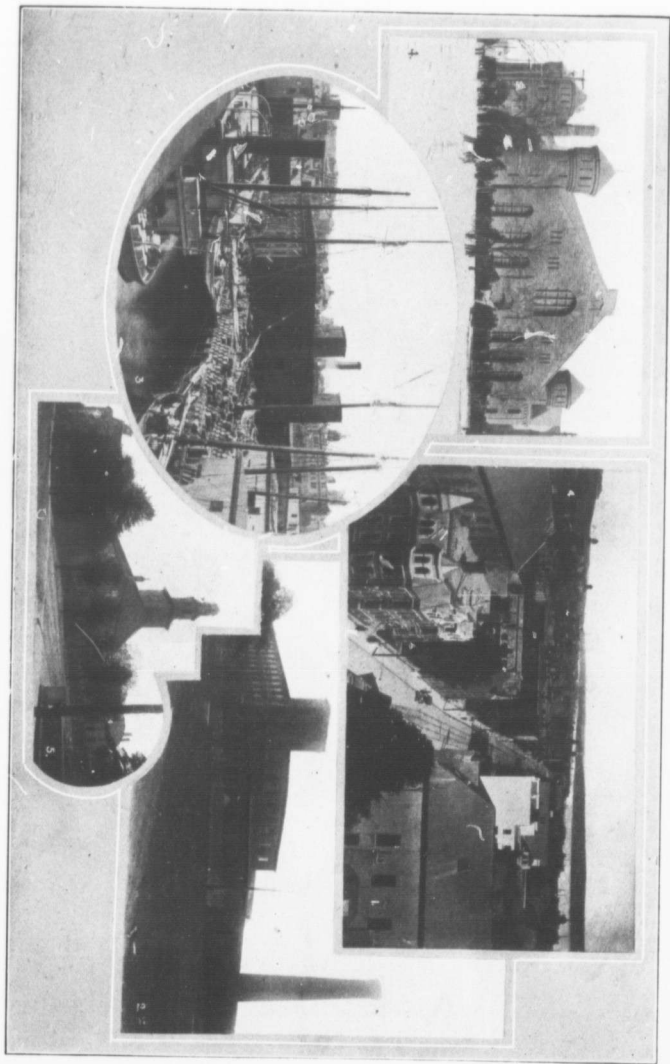
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4. The Armouries for the Local Militia, Halifax.
3. Fish for Export, Waterfront Scene, Halifax.
5. St. Paul's Anglican Church, Halifax, built in 1790.

The altar for the church was secured in Boston. Many notable men are buried under the church.

CITY OF HALIFAX.

1. Barrington Street, looking North, Halifax.
2. The Dominion Textile Co.'s Mills, Halifax.



A PAGE OF APPRECIATIVE LETTERS

SUN LIFE OF CANADA.

Re policy No. 35691.

I beg to acknowledge receipt of Sun Life Assurance Company's cheque, in payment of 20-year Endowment policy on my life. Am well pleased with result as I consider it a good investment.—H. H. HUBLY, 108 Henry Street, Halifax, N.S.

MANAGER, SUN LIFE OF CANADA,

Dear Sir,—In reply to your letter dated August, 1913, with regard to distribution of profits on my policy, No. 150009, I beg to inform you I select the third option, that is a single cash payment of £45 10s. 0d.

I take this opportunity of saying that I am very pleased with the profits your Company has distributed after only five years.—A. ADAMS, Cairo, Egypt.

SUN LIFE ASSURANCE CO. OF CANADA,

Gentlemen,—I am in receipt of your cheque settling this above 20 Payment Life Policy, and wish to say how much I am pleased with the results.

After keeping me insured for the last twenty years you have now returned to me all the money I paid in, together with nearly 20% additional, and taking into account the cost of my insurance I consider this a remarkably good settlement.—J. A. McLAUGHLIN, Warden, Que.

SUN LIFE ASSURANCE CO. OF CANADA,

Halifax, N.S.

Re policy No. 67547—Smith.

Thanks for your letter of the 17th instant enclosing dividend certificate which is certainly most satisfactory.

I also wish to congratulate you and the other officers upon the excellent work you are doing and the splendid progress the Company is making and trusting the same will continue, I am,—CHAS. R. SMITH, Amherst, N.S.

SUN LIFE OF CANADA.

I have yours of the 3rd instant enclosing cheque for \$1,308.05 being payment of my Endowment policy No. 18838. I wish to thank you for the very prompt payment (policy maturing on May first) also the very satisfactory profits.—A. McGREGOR, New Glasgow, N.S.

SUN LIFE OF CANADA.

Please accept my sincere thanks for cheque in full for settlement on policy 37277 which matured on the first day of the present month. The amount is very satisfactory and exceeds my expectations. I shall always have a very warm feeling for the dear old Company.—WM. L. BISHOP, Shelburne, N.S.

SUN LIFE ASSURANCE CO. OF CANADA,

Dear Sir,—I beg to acknowledge receipt of your favor of the 24th inst., enclosing statement of results on my 15-year Endowment. To say the least I am delighted with the same and the options are all so good, it is difficult to decide which one to accept, as any one of the four options, which I have to choose from, gives me splendid return for the money which I paid.—ROBT. FAIR, Peterborough, Ont.

SUN LIFE ASS. CO. OF CANADA,

Dear Sirs.—Your cheque and paid-up policy in settlement of above policy duly to hand for which thanks.

This is a good settlement, as I find that :

1st. I have had my family protected for fifteen years and now all my money is returned to me, with nearly 3 per cent. interest compounded yearly.

2nd. This means that for each dollar I have paid you each year, you return me \$1.23, or nearly 24 per cent. each year.

3rd. Or I can get back nearly seven-tenths of all the money I have paid you, together with a policy for the full amount of my assurance, for the rest of my life, on which you pay me further profits.

This is the second policy in your Company which has matured, both of them with good results.—F. X. E. CODERE, Sherbrooke, Que.

SUN LIFE OF CANADA.

Herewith please find enclosed form with option chosen as requested, and would say that I am more than pleased with the result. I can, without hesitation, recommend the Sun Life as a good reliable Company.—LESLIE T. PORTER, Yarmouth, N.S.

SUN LIFE ASSURANCE CO. OF CANADA.

Please accept thanks for cheque \$198.10 received last night and also for your personal attention and promptness in settling my option as chosen.

I must say that your Company has "used me right" and I am more than pleased with the results and the treatment I have received at your hands,—LESLIE T. PORTER, Yarmouth, N.S.

SUN LIFE ASSURANCE CO. OF CANADA,

Dear Sir,—I am in receipt of your cheque in settlement of the above policy, which I see gives me a return of all my money and over 3% compound interest, while under another settlement you would have returned me seven-eighths of all my premiums and a policy giving me free insurance for the rest of my life, with accruing profits, which would only have cost me \$141.20.

I wish your Company every success in the future.—H. W. BLUNT, M.D., Granby, Que.

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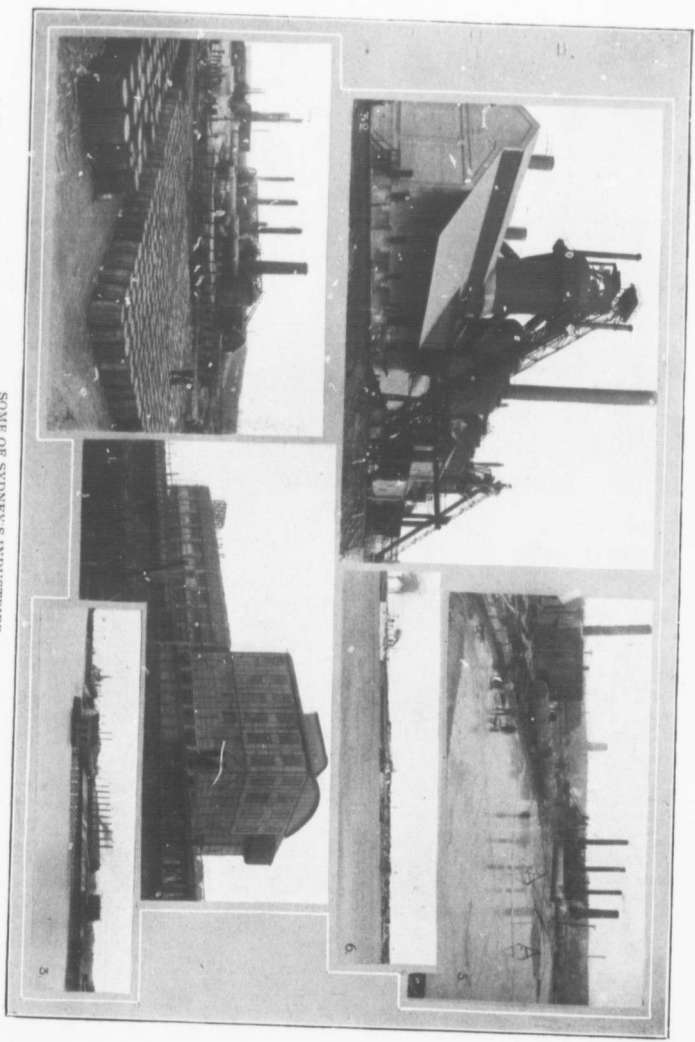
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 Que.

2. Blast Furnaces, Dominion Iron and Steel Co.
 4. Ready for Shipment.

SOME OF SYDNEY'S INDUSTRIES.

1. Dominion Coal Co. Limited, Washing Plant.
 3. Tar Bed at Dominion Tar and Chemical Co.'s Plant.
 5. Portion of Inner Harbour.
 6. Portion of Inner Harbour.

3. Sections of Dominion Iron and Steel Works.





VICTORIA STREET, AMHERST, N.S.

Directors' Report for the Year 1913.

Your Directors have much gratification in presenting their Forty-third Annual Report. During a twelve month of great financial stringency and generally unsatisfactory business conditions, the operations of the Company have been characterized by prosperity and progress to an even more marked degree than in former years.

The new assurances issued and paid for totalled \$34,290,917, an amount which exceeds that of the previous year by about three and a half millions, and indicates the confidence reposed in the Company by the general public.

The assurances in force now amount to \$202,363,996, an advance during the year of \$19,631,576. The passing of the two-hundred-million-dollar line marks another important stage in the history of the Company. This means that within the next generation this large sum will be distributed for the relief of widowhood, orphanhood and old age.

The outstanding current policies now number 127,261.

The income from premiums, interest, etc., was practically fourteen million dollars, an increase of more than \$1,600,000 over the receipts of the previous year.

The interest earned was equivalent to 6.51 per cent. on the mean invested assets.

Payments to policyholders or their beneficiaries amounted to \$4,982,553.25. Nearly five million dollars was, thus, handed back by the Company during the year, the greater part being in the form of death claims and matured endowments to lighten the burden of those left without their previous means of support either by the death of the earner or by his increasing years.

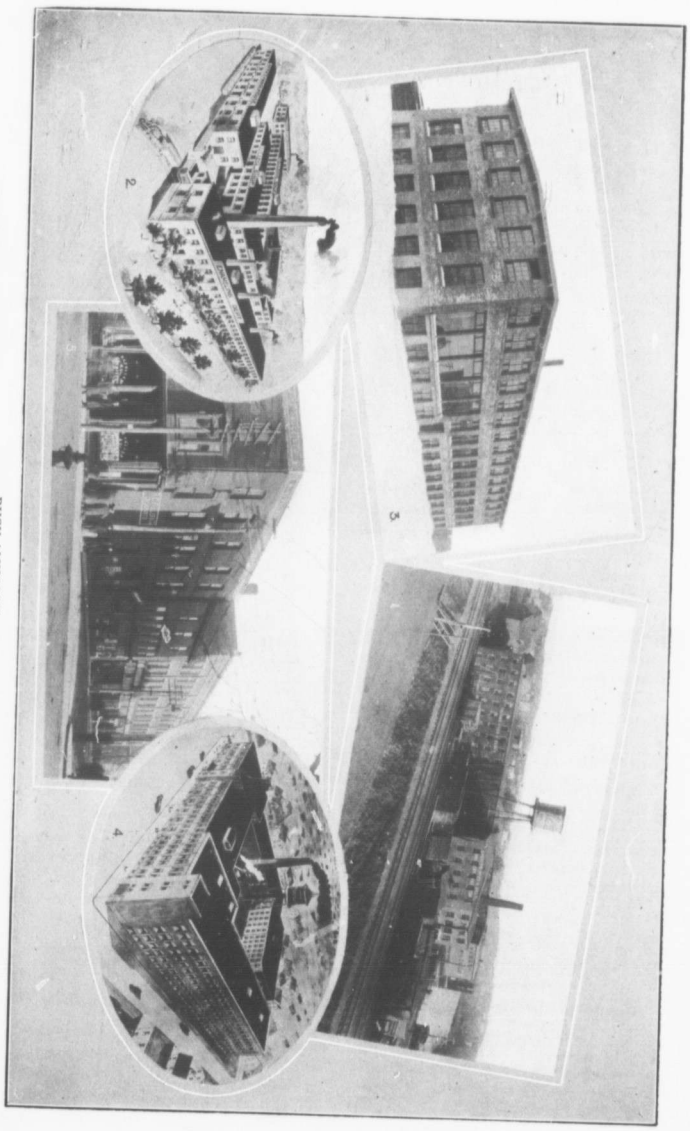
The assets have been increased by over six million dollars, the total on December 31st being \$55,726,347.32.

The cash profits distributed to policyholders amounted to \$706,424.19.

The net surplus over all liabilities and capital stock, now stands at over five and three-quarter millions. In arriving at this figure the Company uses a basis of computation much more stringent than the law requires. Notwithstanding this, and despite the great shrinkage in market value of securities the world over, after paying to policyholders as profits the large sum mentioned above, \$421,904.26 was added to the undistributed surplus.

The prosperity of the Company, and the strength of its position, are such that your Directors have felt justified in increasing still further the already very generous scale of payments to assured members.

The total receipts by the Company for pre-



3. Amherst Pianos, Limited.
 2. Amherst Foundry Co., Limited.

BUSY AMHERST.
 5. Corner Church and Victoria Streets.

1. Christie, Bos, & Co., Limited.
 4. Plant of Amherst Boot and Shoe Co., Limited.

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miums, since its incorporation, have been \$94,012,632.86. The sums already returned in death claims, matured endowments, profits and other payments to policyholders, together with the assets now held for their benefit, amount to \$95,111,635.23.

In the items of new assurances, total assurances in force, gain in total assurances, income, increase in income, assets, increase in assets, and net surplus the figures of this report constitute a record for Canadian companies. Not merely does this Company occupy the position of unquestioned primacy in the Dominion, but omitting offices transacting industrial business, its volume of new assurances is, we believe, much in excess of that of any other life company in the British Empire.

An agreement has been concluded for the re-assurance of the policies of the Home Life Association of Canada, on satisfactory terms. Certain legal formalities require, however, to be completed before the arrangement becomes finally effective, and the business to be transferred is not included in the figures of this report.

The Directors who retire at this time are :

Representatives of the Shareholders :—Messrs. S. H. Ewing, J. R. Dougall, H. S. Holt and T. B. Macaulay.

Representatives of the Policyholders :—Hon. R. Dandurand and Mr. H. Warren K. Hale.

R. MACAULAY,
President.

T. B. MACAULAY,
Managing-Director.

S. H. EWING,
Vice-President.

Home Life Policyholders Benefitted.

The proposed absorption of the Home Life by the Sun Life—and its consequent rescue from all connection with the Union Life crowd—would be notably welcome to the former company's policyholders.—*Canadian Finance.*

Gives Best Results.

CARLETON PLACE, NOV. 5, 1913.

SUN LIFE ASS. CO. OF CANADA,
Ottawa, Ont.

Re policy No. 10091.

Dear Sirs,—I desire to thank you for cheque received this day through Mr. T. E. Foster. The result is satisfactory. To receive \$1,355.25 in cash on a premium of \$28.10 certainly speaks well for the Sun Life.

I will do all I can to advance the interests of the Sun Life as I know of no Company giving as good results.

JOHN MENZIES.



FREDERICK MORGAN,
Manager for Hong Kong.

Mr. Frederick Morgan, who for many years occupied a position of trust in the office of Messrs. Smith, Bell & Co., Limited, Manila, Philippine Islands, and later was associated as cashier with Mr. E. E. White, Manager for the Sun Life of Canada in the Philippine Islands, in agency work, has been appointed manager for the Company for Hong Kong. He succeeds Mr. A. L. Stein, and assumes his new duties April 1st next. We bespeak for Mr. Morgan a great measure of success in this wider field of activity.

A life assurance policy is a cash appraisalment of the value of a man's life.

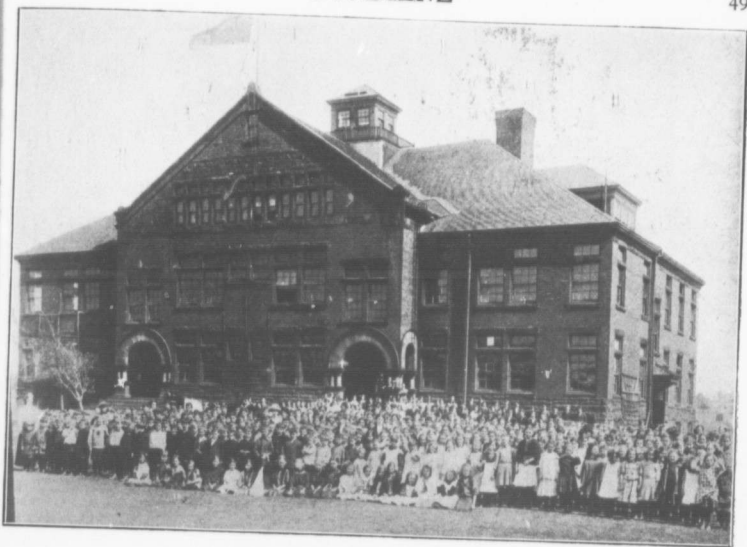
Life is pretty much of a gamble ; life assurance is a certainty.

A life assurance policy might be called the widow's mite.

Love may exist without jealousy, but not without life assurance. |

If your life is not adequately assured you should advise your wife to learn a trade.

Why not let the life assurance company do your worrying for you.



SPRING STREET ACADEMY, AMHERST, N. S.

It Came Back.

A bird dog belonging to a man in Mulvane disappeared last week and the owner suspected it had been stolen. So he put this "ad" in the paper and insisted that it be printed exactly as he wrote it:

LOST OR RUN AWAY—One liver colored burd dog called Jim. Will show signs of hyper-fobby in about three days.

The dog came home the following day.

Pat's Good Luck.

Pat was relating to a friend how one night on retiring to bed he fancied he saw a ghost, and having a revolver handy he fired at it. Next morning he examined the object he had shot and discovered it to be his shirt.

"What did you do then?" exclaimed the friend.

"Bedad, I just thanked heaven I wasn't inside ov it," replied Pat.

Needed One Badly.

The Son—"Mother, I'm going to have a little sister some day, ain't I?"

The Mother—"Why do you want one?"

The Son—"Well, it gits kind er tiresome teasing the cat."

Folly of History.

"How did your daughter pass her examination?" asked one mother of another.

"Pass!" was the answer. "She didn't pass at all. Perhaps you wouldn't believe it, but they asked that girl about things that happened long before she was born!"

Pleased from Start to Finish.

"I herewith enclose my choice of options available under policy No. 43363—my choice falls on option No. 3. I would take No. 4, but my plans for the future demand that I should have some ready cash which, thanks to the Sun Life through their generosity in options, I am enabled to get. I am well pleased with the treatment of the Sun Life Assurance Company of Canada from start to finish and shall do my best to further its prosperity."—RICHARD DOBSON, Picton, Ont.

He who estimates his money the highest values himself the least.

"After you," will unravel a crowd quicker than any pushing to be first.

Some people hold the key to the situation and then are two lazy to turn it.



CIVIC BUILDING, TRURO, N. S.

Why a Man Should Assure His Life.

In the first place, it puts him in better shape to do business if he assures, for by so doing he is relieved of anxiety as to the welfare of his family in case of his death. Therefore, being relieved of this anxiety, he is better prepared for the battle of life in every respect.

It protects his family, furnishes immediate relief, and keeps the wolf from the door in case of his death.

It protects his estate in case he dies by furnishing ready money to meet urgent demands, as creditors all want their money as soon as a debtor dies, and often force sales in order to buy for less than the real value.

It strengthens his credit, as often a man might be able to borrow if the lender knew he would live a few years and make the money to pay him back. So, you see, if he assures this meets the objection, as the lender could collect out of the policy the amount due, in the event of his death.

It proves a better savings bank to him than any other investment or deposit. After he pays the first premium he feels compelled to pay the second, the third, the fourth, and so on, for if he fails to make full payment he suffers a partial loss, and in

order to prevent this loss he is forced to make a special effort to keep up his policy to the end of the period, in order to reap the full benefit. By so doing he saves money which he would have withdrawn, had it been in a tangible shape, if he was pressed to meet his bills. So that a life policy forces a man to save money in self-defence. As it has been said, "a man cannot cut off a corner of his house to pay his bills," neither can he cut off a part of his policy to pay them.

A man ought to assure because few men succeed in life, only about five or ten out a hundred. Thus, there are many men in this country who will leave their families in want if they do not assure their lives. The only way in which they can be sure to leave a competency for those dependent on them is by taking a policy and keeping the premiums paid when due, and they can carry a far larger amount of protection in this way than in any other.

A man ought to assure his life because, in case he should live to be old, his policy will protect him in his declining years. By taking an Endowment Assurance Policy he secures—

- (1.) A sum of money at a given age;
- (2.) A provision for the family in case of his death before the endowment matures.



NEW INTERCOLONIAL RAILWAY STATION, TRURO, N. S.



RESIDENTIAL PORTION, YARMOUTH, N. S.

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Sun Life Assurance Company of Canada

The Results for 1913

Assets

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

Income

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

Surplus

Surplus distributed to policyholders entitled to participate in 1913	706,424.19
Added to Surplus during 1913	421,904.26
Surplus earned in 1913.....	\$1,128,328.45

Total surplus 31st December, 1913, over all liabilities and capital	\$5,752,986.08
<small>(According to the Company's Standard, viz., for assurances, the O.M.^(c) Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest).</small>	

Payments to Policyholders

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

Assurances Issued During 1913

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

Business in Force

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

The Company's Growth

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