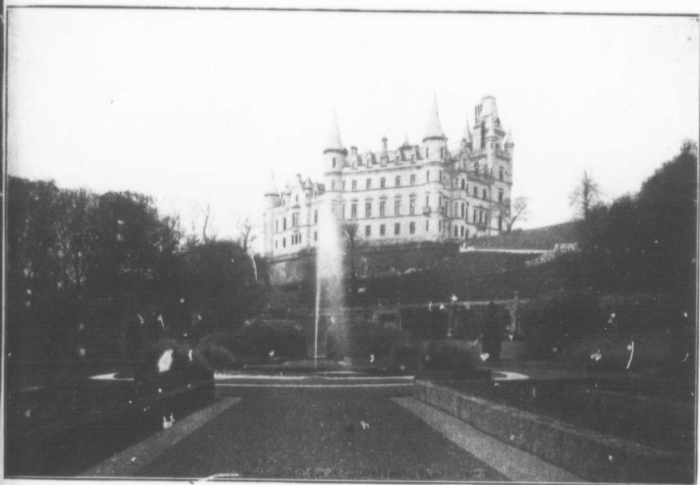


SUNSHINE

Vol. XIV.
No. 10

MONTREAL

OCTOBER
1909



THE HIGHLANDS OF SCOTLAND—DUNROBIN CASTLE.

Dunrobin Castle is the Scottish seat of the Duke of Sutherland, and is the oldest inhabited residence in the kingdom, part of it having been founded shortly after the Norman conquest. The more ancient part is to seaward and is in a good state of preservation. By far the larger portion, however, is modern, built by the Second Duke of Sutherland between 1845 and 1851. Dunrobin Castle has an exceptionally fine situation, overlooking Dornoch Firth. A suite of rooms on the sea front was set apart in 1851 for the use of the late Queen, but not occupied by

her until 1872, when she visited Dunrobin to lay the foundation of a monument to the Second Duchess, her late Mistress of the Firth and the Castle are among the finest in Scotland. The Duke of Sutherland is the largest landowner in the United Kingdom, his estates in Scotland and England extending to nearly a million and a half acres, and including almost the whole of Sutherlandshire. His English residence is Stafford House, London. He is very popular with his tenants.

SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, *Editor.*

SUN		MON	TUE	WED	THU	FRI	SAT
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26	27	28	29	30			



HEAD OFFICE BUILDINGS

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Eventually—Why Not Now ?

Now that the North Pole has been twice discovered, the holidays over and all things else of a digressing nature out of the way, let us sit down and have a chat about that life assurance policy you thought of giving the Sun Life of Canada "after the holidays."

The other day we noticed an advertisement of a flour concern. They had a bag of flour on a table. Over it was the lone word—"Eventually," and underneath—"Why not now?" So let us put a Sun Life of Canada policy in the place of the bag of flour (life assurance is almost as necessary as flour) and there you have the gist of our chat.

Sometimes patrons of bargain stores go from store to store sampling and in the end buy something that is unsatisfactory. The more they sample the farther they get away from their true requirements.

You don't need to go about sampling life assurance. Stop at the Sun Life of Canada's counter and you will never be dissatisfied. We never have said, and we hope we never shall say that the Sun Life of Canada is the only Company on earth that gives satisfaction; for, as the slang phrase goes,— "There are others." But we do sincerely believe that the policy

contract handed you by a Sun Life of Canada agent cannot be excelled in the whole wide world; and when we feel safe in saying this, we have a strong talking point.

The policy contract of the Sun Life of Canada is plain in its wording and therefore easily understood, which in itself oftentimes may prevent a headache; and it contains all the information regarding its cash value, etc., that is so necessary at times to know. It anticipates the wants and needs of the assured, and on the whole is a policy contract that is regarded by those who know, to be unique. The Insurance Times of New York, after reviewing the policies of the Company, recently, said: "The Sun Life of Canada has a series of policies that will bear comparison with those of any company in the world." This is expert opinion.

The Company makes the policyholders' interests its own and treats them courteously and generously. In the matter of profits it gives remarkable results. One policyholder, who carries over \$800,000 of assurance with many representative life companies, says that the dividend paid on his policy in the Sun Life of Canada was by far the largest ever received on any of his policies, and this is but a common experience as evidenced by the batch of letters received every day by the agencies throughout the world, from satisfied policyholders.

We could write columns along this line; but we don't wish to give the "horn blowing" impression; so,—back to the flour mill advertisement—"Eventually"—a policy in the Sun Life of Canada—

"WHY NOT NOW?"

Congratulations to Mr. and Mrs. Robertson Macaulay.

Fifty years!—Not very long after viewing English cathedrals many centuries old! But cathedrals and men are different! Fifty years of continued association with loved ones is a long time. A half century of companionship, with all sorts of circumstances and experiences crowded in between—is a lifetime.

Our respected and beloved President, Robertson Macaulay, has just passed the "fifty" mark. He is older than that, but his genuine and best life—(Bachelors listen!)—began fifty years ago; for on August 18th, 1859, he was married; and on August 18th, 1909, away down in a quiet seaside home on the shores of Prince Edward Island, he thought he would celebrate the memorable event quietly, with his beloved partner, un-awares to everybody.

But in these days it is hard to find a quiet nook. The peace of this occasion was broken into by telegrams, cables, letters and what not?—from friends all over the world where the Sun Life of Canada has its interests and men.

The little community of Brackley Beach, never, we are sure, received so many telegrams in one day before. The Board of Directors, through its Vice-President, Mr. S. H. Ewing, telegraphed this greeting:

ROBERTSON MACAULAY,

Brackley Beach, P.E.I.

"The institution that has grown so monumental in your hands pays homage on this auspicious occasion, and the members of the board who have so long worked under your Presidency, send their personal congratulations."

On behalf of the Directors,

S. H. EWING, Vice-President.

The Head Office staff also sent their loving greetings; and on their return to Montreal the honoured couple were presented with a magnificent tea service.

The Company's Managers and Agents, from all the great centres of the world, sent their greetings which have been bound into a volume and presented to Mr. Macaulay. SUNSHINE's editor was permitted to send, under the sea, from London, his personal congratulations.

We give below Mr. Macaulay's reply to the Board of Directors' message.

BRACKLEY BEACH,

P. E. I., Aug. 20th, 1909.

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

My dear Mr. Ewing,—Please accept my sincere thanks for the cordial congratulations conveyed on behalf of the members of the Board. In reply permit me to say, that institutions, like human beings, are not only amenable to, but are believed to readily take on the quality of the labor bestowed on their upbringing. Much conscientious thought and arduous labour were given to the rearing of the Sun Life of Canada, and now in adult life the Company is admittedly a credit to all—Directors and Executive alike, who had a hand in its upbuilding.

As President, I have studiously aimed at an honourable success, and it was always a source of the greatest satisfaction to me to be on all occasions right generously sustained by the Board in that cause. And I have the further satisfaction of knowing that when the time comes for me to resign my very important trust, you as a Board will continue to carry out the same high ideal in the conduct of the Company.

With much respect I have the honour to be,

Your Associate Director,

R. MACAULAY.

May SUNSHINE be permitted to gather up the good wishes of all who know Mr. and Mrs. Macaulay, and especially of the many agents in the remote corners of the world who may be made aware of the event by this item, and in their behalf tender hearty congratulations and the sincere hope that the years yet to come may even be the best and happiest of their lives.

The Monetary Times "Special."

When people do things well we should not withhold praise. "The Monetary Times," of Toronto, always does things well, but we think it has even improved

on its past efforts in its issue of September 4th, which was devoted to the report of the Life Underwriters' Association Convention in Toronto early in September. This edition containing eighty-four pages, is well arranged, well written, and on the whole excellent. The speed with which it was pushed through is worthy of notice. Within five hours of the closing banquet of the Convention this large edition was off the press, and every delegate was furnished with a copy at his hotel room on Saturday morning. Those who are at all familiar with the printing business will fully appreciate this. We think this number of "The Monetary Times" covers the Convention pretty thoroughly and it ought to be on the desk of every wide-awake assurance men.



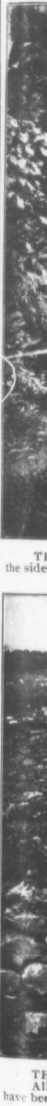
Notes of a Holiday Jaunt in the Northern Highlands of Scotland.

It is pleasant to get out of range of summer tourists—the crowds who are being hurried by tourist agencies from place to place, with lightning speed. It is also a thing to be grateful for that there are some places where that modern pest, the picture post card vendor, is absent; and it is also well to be far removed from the "Official Guide" who recites his story machine-like. To be away from all these is one of the blessings of a trip through the Northern Highlands of Scotland. Only those who get pleasure from the use of rod and gun frequent these northern parts. The ordinary sightseers do not find their way so far north. Inverness seems to be the extreme northern limit for such.

We were permitted to spend a few weeks this summer among the Highlanders of the north.

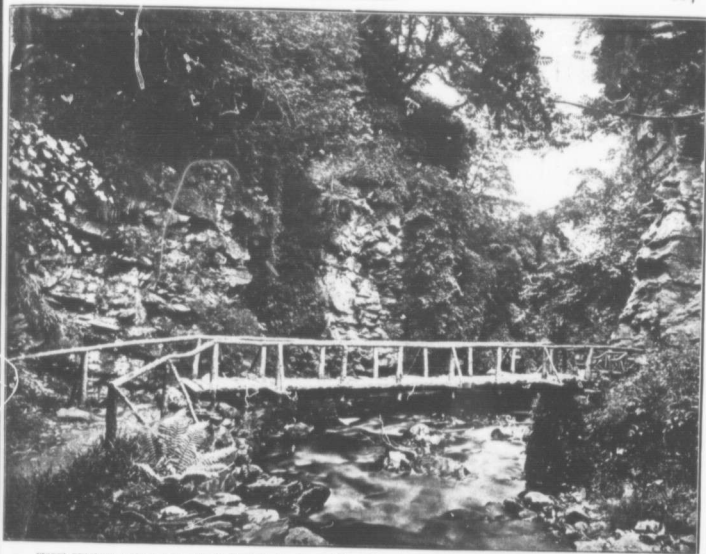


The distributing center of Sutherlandshire is Lairg, a snug little village at the foot of one of the most beautiful lochs of Scotland—Loch Shin. From here there is regular daily communication by motor with Lochinver on the west and Tongue on the north. These motor coaches carry His Majesty's mails. They also carry passengers with a degree of comfort. They are quicker than the old



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THE HIGHLANDS OF SCOTLANDS—In Donrobin Glen, near the Castle, a most picturesque walk along the side of a "burn" which is bridged at several points.



THE HIGHLANDS OF SCOTLAND—Ruins of an old Pictish tower near Dunrobin Castle. All over the Highlands may be seen Pictish ruins. Not much is known about them. They are thought to have been watch towers, as they are always on high altitudes.

stage coach and ride smoother. There is, however, an absence of the conversational stage-driver and we miss the musical crack of his whip. The old stage coach lent itself more to companionship among the travellers. Although the motors stop at the same inns and give ample time to those who wish to replenish their "liquid baggage," they do not seem to produce the same hilarity of spirit and good fellowship that the old "staggers" love to speak about.

The Northern Highlands is well supplied with hotels. Dornoch has its magnificent "Station Hotel;" Lairg the "Sutherland Arms," and across the country, buried in the mountains beside sparkling Loch Assynt is the "Inchnadamph Hotel," and many others along the coast. Assynt is an Eden to those who like their scenery "straight"—that is, unspoiled by man, having mountains whose summits bask in the sunshine above the clouds, with streams frantically rushing to the sea, and a loch, which if it had been mentioned by Scotland's Wizard would certainly have more than one hotel on its shores. We have had occasion to inform friends about this quiet and not generally known summer resort, and we take this opportunity of giving wider publicity to the place. The hotel is looked after by Mr. and Mrs. Wallace, and is really a home away from home, the comfort of their guests being their first consideration.

Speaking of hotels—to one accustomed to settling his bill *en bloc*, the itemized account a person receives when the settling up time comes in a hotel in Scotland or England, is in some respects a diary of his daily doings. Had he any "Mountain Dew" (we are not confessing) it is there in his bill of damages. "Spirits" (bottled of course) are not classed with wine, beer or aerated waters, each is given distinction by itself, so at the close of the week a person can know exactly what liquids he has had. Cigars have also a place of honour in this all-inclusive bill, as have Wash and Baths. There is a charge for "attendance" which is rather puzzling. We at first thought it meant "tips" but soon found after a loss of loose coin that it had no such meaning. What it does really mean we forgot to ascertain. No doubt there is an explanation. The hotels are very comfortable, and as charges go in America, very reasonable.

There is at Inchnadamph, away up in the mountains, about half a mile from the hotel, an

underground river. A view of it may be had where it rushes pell mell on its way to—no one knows where. Scientists, we are told, have investigated it and by all manner of devices tried to ascertain its outlet, but without success. Where it empties itself is unknown.

Politeness is one of the many pleasant things met with in Scotland, and England as well. "Thank you," that little phrase so easy to say, is worked overtime. So many have the erroneous idea that the burly Northern Scot is dour and consequently not effervescently polite. On acquaintance such an idea will soon be cast aside. A person is thanked for everything. Go into a store and ask to be shown some article and you are thanked at every stage of the proceeding: from the enquiry to the purchase. The "Thank you" has a curl at the end of it something after the manner of a Norwegian ski, yet all the same it eases the rough ways of life. We are going to use the two little words more in future—Thank you, Scotty.

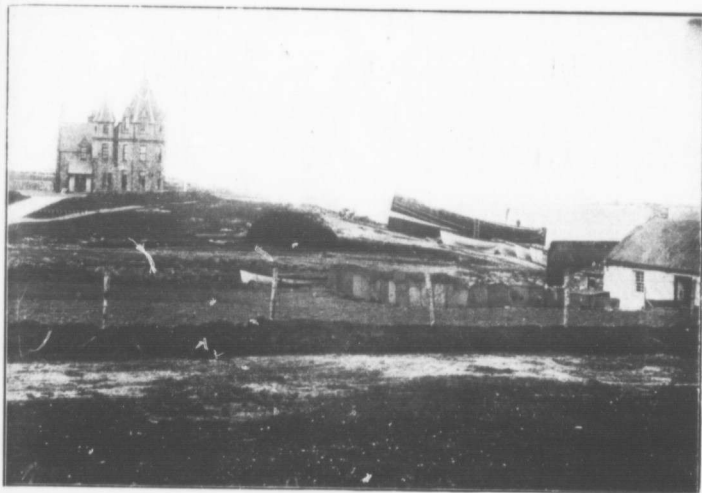
There is at Loch Assynt the ruins of an old castle—Ardvroick Castle, at one time the seat of the Macleods of Assynt. It is interesting because in this castle Montrose was imprisoned for some time. The castle is on the sheep farm of Mr. John Mackay, of Kirktion, one of nature's gentlemen, and as versatile a storyteller as we have ever met,—one who delights in the drolleries of the many Scottish characters round about.

The religious life of the Scottish Highlanders is as interesting to-day as ever. The religious denomination of the Highlands is Presbyterian, divided into different communions. The divisions are not, as far as we could make out, matters of belief, but almost wholly of government. There is generally, in every small Highland community, four sects of the Presbyterian Church. The United Free, the Legal Free, known as the "Wee Free," the Free Presbyterian and the Established Church of Scotland. We are not conversant enough with Scottish church history nor are we capable of dissecting such niceties of distinction to give a reason for each sect. In many places the sects are not on too friendly terms with one another. Their differences of belief are so infinitesimal that oftentimes they have to muster up some outside trouble to keep them in dispute.



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THE HIGHLANDS OF SCOTLAND—John O'Groat's—The extreme northern limit of Scotland.

"Frae Maidenkirke to John O'Groat's" is the Scottish equivalent of "From Dan to Beersheba." Marks of the ruins of John O'Groat's house are still to be seen in the turf. It was, according to tradition, an octagonal building with eight doors and windows and an octagonal table to prevent dissensions as to precedence among the eight different branches of the family. Whatever may be said of this legend, it is certain there was, between 1496 and 1525, a man named John O'Grot, of Duncansbay, baillie to the Earls of those parts, he being probably a Hollander. The hotel built in 1876, shown in the photograph, has appropriately an octagonal tower. From Land's End to John O'Groat's is to-day a favorite motor tour.

We were privileged to attend a Communion Service of one of the churches—the Free Presbyterian—an old time Scottish outdoor Communion service. It was not modern in any respect. The language in which the service was conducted is claimed to have been the language our first parents used in the Garden of Eden. The length of the service was four hours. The music was not supplied by modern mechanical devices, but the praise of the lips. The pulpit was a box somewhat resembling an empty piano case. The seats were the green sward of the mountain-side and the roof of this cathedral was the blue vaulted sky: the decorations were the mountains and glens. Sheep were feeding on the mountain-side and everything suggested peace. The only struggle was in the breasts of the worshippers, and it was a struggle for a better life. From the earnest look of those Highlanders, it could easily be seen that they had solemn work on hand. The reverence and godly fear of the communicants as they stepped forward to partake of the solemn rite took us in thought to the homes from whence they came, where, for weeks pre-

viously, preparation had been made for this "great day of the feast."

The home life of the Northern Highlander is also of the sort that is foreign to us on this side of the Atlantic. The Bible has the place of honour and respect in the home. It is the Book of Books. It is not uncommon in these Highland homes to have family worship three times during the day,—morning, noon and evening. If we manage to give place to one such service we are apt to think ourselves subjects for congratulation, and even then we are inclined to go through the exercise with Marathon speed; but not so with the strong men of the North of Scotland. They go through with the service leisurely and devoutly. First, prayer is offered as a fitting introduction. A psalm is then sung with true fervour, and then a passage of scripture is read and commented on. At one such service the declaration of the Psalmist where he said that he would "praise the Lord with his lips," was read. The comments were: "Now we must have organs! Poor Scotland! What is she coming to!"

"Then kneeling down to Heaven's Eternal King
The saint, the father and the husband prays,"

"From scenes like these old Scotia's grandeur springs,
That makes her loved at home, revered abroad."

The "characters" of the Scottish Highlands are still there. Generation succeeds generation. Scottish humour lacks the sparkle of the Irish or American; and it requires a knowledge of Scottish character to fully appreciate its true application, but when interpreted it has an enduring quality. We heard a very good story of a Highlander, in one of the communities we visited, who was fond of his dram. He lived near a stream and during the fishing season kept close watch on the boats for the landing of a salmon, knowing full well that every salmon meant the passing around of liquid refreshments to celebrate the event. Seeing from the shore a large fish landed, Sandy was so full of glee that he waded to the boat thinking no doubt that such enthusiasm would be compensated by a larger glass than usual. The fisherman was, however, rather "short" on spirits and had to exercise great care to give all an equal share, which seemed exceedingly small to Sandy. The fisherman assured him that it was an excellent quality, in fact it was *twenty years old*. Sandy looked at his "wee drappie," scratched his head and drawled out the remark, "Weel, she's na very big for her age, whateffer."

We were interested to know what newspapers moulded the opinions of the Northern Highlanders, and made enquiries at several places. We found that the most influential and popular local newspaper was "The Northern Chronicle," of Inverness, a well edited and newsy sheet. "The Edinburgh Scotsman," despite the fact that it is one of the present government's keenest critics, is also very much read, as is also "The Glasgow Herald." The newspapers of Scotland are an index of the intellectual strength of the country. The variety of subjects and the thoroughness of their treatment is worthy the emulation of newspaper editors on this side. The dashing head line is happily absent and the appearance of the whole make-up is most dignified, the advertising pages being kept in their proper place.

Our visit to the North Highlands of Scotland is an experience we will never forget, and those

who like rugged mountain scenery and rugged men should spend some time up on the hills of "Bonnie Scotland," for on these hills there are giants.

A. M. M.

A Very Creditable Number.

The Life Underwriters' Association cannot complain that the proceedings of their recent Convention were not well reported. Just as we go to press there arrives a handsome number of "Office and Field," giving two hundred pages of exceptionally good reading matter. "Office and Field" is to be congratulated on the splendid appearance of this number. From cover to cover it is a gem. The half-tone engravings appear particularly well.

No Law Against Thinking.

A pompous constable was relating to a small audience how, after arresting a man, he was interfered with by another person, whereupon he also arrested him. "What would you have done," queried a listener, "if, instead of actually interfering with you, the second man had simply spoken his mind and called you an impertinent, officious, loafing scoundrel, who only loitered round and laid violent hands on his betters—adding that he considered you a vagabond and a rogue?" "Oh," replied the policeman, "I should have arrested him all the same for inciting others to commit a breach of the peace." "But," continued the other, "suppose he said nothing, but just thought so." "Well," was the reply, "I can't arrest a man for thinking. He can think what he likes." "Then," said the other, "I think so." The policeman has not yet decided what his duty was in this case.

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

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THE HIGHLANDS OF SCOTLAND—Birds-eye View of Loch Assynt, showing Inchnadaph Hotel in foreground. Loch Assynt is thirty-two miles from Lairg, and a daily motor service is maintained between the two places. The grandeur of the scenery at this loch makes it one of the most enjoyable rest-places in the Northern Highlands.



THE HIGHLANDS OF SCOTLAND—Ardvroick Castle, Loch Assynt. This was once the seat of the McLeods of Assynt, and in a dungeon in this castle Montrose was imprisoned.

What Policyholders are saying:

From England.

"RIVERSLEIGH,"

SILSDEN, Yorks., May 1st, 1909.

Mr. T. W. SWAN,
District Manager,
Sun Life Assurance Company of Canada,
Leeds.

Re Policy No. 50233.

Dear Sir,—I have duly received from you the options I am entitled to exercise under the above policy, which I have with the Sun Life of Canada.

I find that I have paid the Company for a £1000 Life Policy, with profits, £33 16s. a year and after 15 years protection I am able to make choice of the following:

No. 1. Surrender the policy for a cash payment of	£ 466 3 0
No. 2. Continue the payment of the premium and be insured in the future for (with further profits)	1304 17 0
No. 3. Remain insured for the original	1000 0 0
and future premiums reduced to	18 8 0
No. 4. Surrender policy and receive annuity of	43 9 0
No. 5. Surrender policy and have a paid-up policy payable at death of	778 13 0

The above options speak for themselves, and while deciding which option to select I have made up my mind to do some further business with the Sun of Canada.

It is unnecessary for me to say more.

Yours faithfully,
RICHARD FLETCHER.

From India.

DESAI POLE,

NADIAD, 30th June, 1909.

To Messrs. M. MOTIRAM & Co.,
Chief Agents,
The Sun Life Assurance Co. of Canada,
Sural.

54527 Desai Nathabhai R.

Dear Sirs.—I have much pleasure to acknowledge receipt of your cheque No. 560, dated 28th June, 1909, for Rs. 4515 in full settlement of my father's policy of assurance with you.

My father died on the 8th instant, the proofs of death were submitted on the 18th instant, and I received the discharge of policy immediately on the 26th instant. This is very satisfactory and we are extremely pleased with the speedy

and ready manner in which my father's claim was settled by you.

It is much more praiseworthy, that although in the policy the Company has stipulated to pay the assurance amount after sixty days from satisfactory proof of death, it has not waited up to that period, but paid the claim at once.

On account of such prompt payment, I sincerely trust that every sensible man will be glad to assure with your office, and as a claimant of the aforesaid policy, I shall recommend you amongst friends and connections.

Wishing you further success.

Yours faithfully,
KESHAVLAL N. DESAI.

From Cornwall, Ont.

ST. JOHN'S MANSE,
CORNWALL, July 5th, 1909.

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

Dear Sirs,—Pardon delay in answering your communication of June 30th. I am glad to write to say that I am more than pleased with the profits on policy No. 212.64 in the Sun Life of Canada. The result is perfectly satisfactory. Wishing you every success in the future, believe me,

Yours sincerely,
(REV.) N. H. MCGILLIVARY.

From Bradford, Ont.

BRADFORD, Ont.

SUN LIFE ASSURANCE CO. OF CANADA,
Montreal, Que.

Gentlemen,—On April 1st, I received your cheque for \$604.10, being payment of my Twenty Year Reserve Dividend Policy No. 25912, for which I thank you most heartily.

The cash value of my policy being only \$410.67, and then receiving \$193.43 in profits, was beyond my most sanguine expectations.

I was so well pleased with my treatment by your Company, the Sun Life of Canada, that I at once took out a policy on the life of my son, Arthur, and had papers filled out for another on my own life. I cannot speak other than good for your Company, and would in the strongest terms recommend those desiring life insurance to deal with your Company, as in my judgment it is the strongest Company in Canada to-day, and is in a position to pay the best profits.

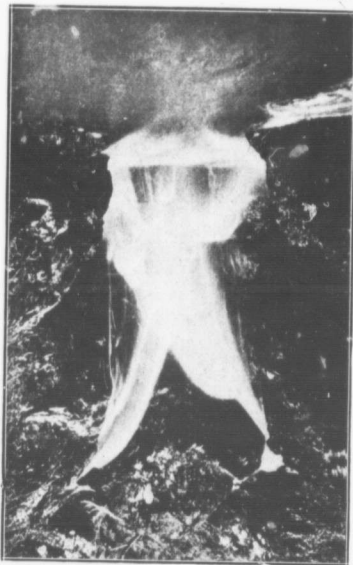
Yours most sincerely,
J. A. LONG.



THE HIGHLANDS OF SCOTLAND—The Village of Lairg, Sutherlandshire. "The distributing center of Sutherlandshire is Lairg—a snug little village at the foot of one of the most beautiful lochs of Scotland—Loch Shin."



THE HIGHLANDS OF SCOTLAND—Falls of the Shin, Invershin. The River Shin which runs out of Loch Shin is a good salmon stream, and a popular fishing ground.



THE HIGHLANDS OF SCOTLAND—Falls in Dunrobin Glen, near Dunrobin Castle.

The Investigation a Good Advertisement.

"The investigation which has been made into Canadian life companies I consider as a good advertisement for every company; and I feel that all have benefited and increases in business have followed the inquiry. I have more confidence in the life insurance business since that Commission sat than ever I had before. I am now speaking as a citizen. This is, I feel, the opinion of all Canadians who have followed the proceedings."—Hon. George P. Graham, Minister of Railways and Canals of Canada, in an address before the Life Underwriters' Association Convention at Toronto.

He Accepted the Invitation.

At the death of the Duke of Wellington the whole diplomatic corps was in-

vited to the funeral at St. Paul's, London. The French Ambassador, on receiving his invitation, was very much upset. He hurried off to his colleague of Russia, Baron Brunnow, and confided to him the difficulty in which he was placed. "The Queen," he said, "expects us to go to St. Paul's to the funeral of the Duke of Wellington. How can I go, considering the injuries which the Duke inflicted on my country? What shall I do?" Baron Brunnow listened gravely to his colleague's exposition, and then replied: "As the Duke is dead I think you can safely go to the funeral. If you were asked to attend his resurrection I should say refuse the invitation!"



The Reason Why.

A rather pompous-looking deacon in a certain city church was asked to take charge of a class of boys during the absence of the regular teacher. While endeavoring to impress upon their young minds the importance of living a Christian life the following question was propounded:

"Why do people call me a Christian, children?" the worthy dignitary asked, standing very erect and smiling down upon them.

"Because they don't know you," was the ready answer of a bright-eyed little boy, responding to the ingratiating smile with one equally guileless and winning.



Good From Every Standpoint.

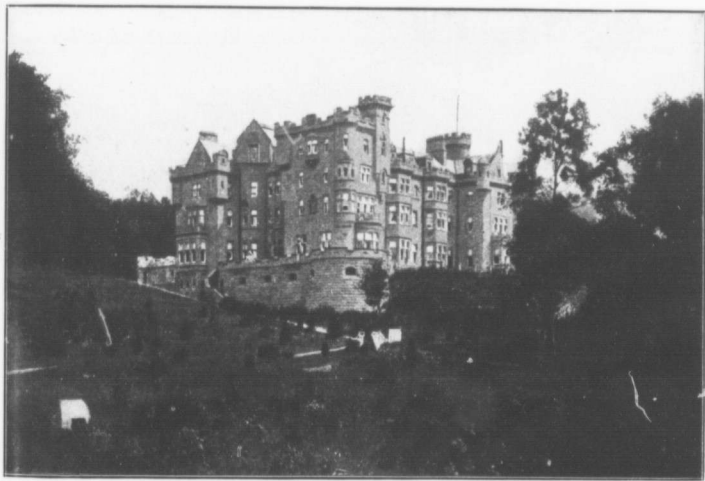
Life assurance as an investment ranks with the highest and best. As provision for old age it is unassailable. From whatever point one looks at it, life assurance stands out as one of civilization's absolute necessities.—The Review, London.

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THE HIGHLANDS OF SCOTLAND—Village of Dunbeath, Caithness. This is a typical Highland village with its solidly built stone houses and splendidly paved streets.



THE HIGHLANDS OF SCOTLAND—Skibo Castle, the Scottish residence of Mr Andrew Carnegie. The Castle is near Dornoch.

Ask the Widow.

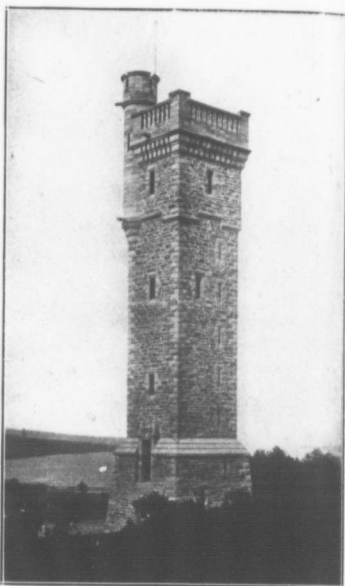
If anybody desires accurate information as to the value of life assurance, let him inquire of any widow whose husband held a policy in a standard company. A good deal is heard these days about "expert testimony" of all kinds, but the statement of any bereaved wife as to the quickness of payment of a life policy and the immediate use to which the money was put, comes about as near being correct evidence on this vital theme as could well be submitted.

The seeker for this kind of testimony will never have far to go. The beneficiaries are all about him, in every village, town and city. Ask any of them if there was any hitch in obtaining the money, unless through some irregularity in sending in the proofs of death, or if the cash was not doubly welcome.

Do not forget that death is practically always a sudden matter, and that even a rich man's affairs are apt to be in such condition that the abrupt removal of the guiding spirit is likely to make the use of immediately available cash a very useful thing. To the poorer man's family it often seems simply a God-send, well as they know that it was the forethought and self-denial of the departed that made the prompt life assurance payment a certainty.

The value of ready money to a man in any line of business is something proverbial. When was ever such a man sorry to have a fine sum of cash right at hand? How much more, then, is the money sure to be acceptable in the sad disturbance, and often melancholy disruption, of every family hope and plan that follows upon the death of its head?

Never unwelcome, and almost always indispensable, is this life insurance money. If in any doubt about the fact do as noted—ask a widow who has been the recipient of such a payment.—The Underwriter.



THE HIGHLANDS OF SCOTLAND—Memorial to General Hector Macdonald at Dingwall.

Good Advice to Life Agents.

In an address before the Life Underwriters' Association, in Toronto, recently, Mr. T. B. Macaulay, Managing Director of the Sun Life of Canada, reviewed the different steps leading to the new Insurance Act which will finally be passed by Parliament next session, and gave due credit to the Life Underwriters for the part taken by them, and in the conclusion of his address said:

"While I thank you for the magnificent work you have already done, and express my appreciation of it in no measured language, my closing words to you are those of exhortation. Keep your standards high! Show your disapproval of everything dishonorable! Remember that you are engaged in the most beneficent business on the face of the earth—the business of persuading men to make contracts which

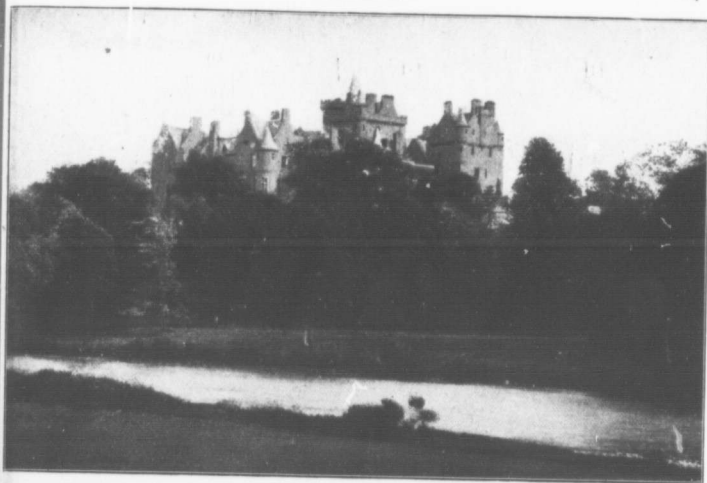
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THE HIGHLANDS OF SCOTLAND—Beaufort Castle, four miles from Beaulieu, is the seat of Lord Lovat, the head of Clan Fraser. Lord Lovat came particularly into prominence during the Boer war by equipping and putting into action the "Lovat Scouts."

will carry comfort and hope to the widows and orphans of the future,—and see that your methods are worthy of your high calling.

"The purification and ennobling of this glorious business is to be the principal work of your association in the years to come, and it is a work from which no agent in the country can keep away without loss to himself. That you may be as successful in this nobler and higher department of the work, as you have already in the past been in the other department, is my most earnest hope."

Mr. Macaulay was thanked by the Association for his address, and in moving the resolution of thanks, Mr. J. O. McCarthy expressed the feeling that insurance men owed much to Mr. Macaulay for the large part he had taken in the work of the new legislation.

How to Live.

"Live in the active voice: intent on what you can do rather than on what happens to you; in the indicative mood—concerned with facts as they are rather than as they might be; in the present

tense—concentrated on the duty at hand without regret for the past or worry about the future; in the first person—criticizing yourself rather than condemning others; in the singular number—seeking the approval of your own conscience rather than popularity with the many."—William DeWitt Hyde.

What Happened to the Other Fellow.

Patrick arrived home much the worse for wear. One eye was closed, his nose was broken, and his face looked as though it had been stung by bees. "Glory be!" exclaimed his wife. "Thot Dutchman Schwartzheimer—'twashim," exclaimed Patrick. "Shame on ye!" exploded his wife without sympathy. "A big shpalpeen the loikes of you to get bate up by a little omadhoun of a Dootchman the size of him! Why"—"Whist, Nora," said Patrick, "don't spake disrespectfully of the dead!"—The Bellman.

The Results for 1908

Sun Life Assurance Company of Canada

ASSURANCES ISSUED DURING 1908.

Assurances issued and paid for in cash during 1908 . . .	\$19,783,671.21
Increase over 1907	1,903,877.90

INCOME.

Cash income from Premiums, Interest, Rents, etc. . . .	6,949,601.98
Increase over 1907	700,313.73

ASSETS.

Assets as at 31st December, 1908	29,238,525.51
Increase over 1907	2,749,930.36

SURPLUS.

Surplus distributed during 1908 to Policyholders entitled to participate that year	361,471.12
Surplus 31st December, 1908, over all liabilities and capital according to the Company's Standard the Hm. Table with 3½ and 3 per cent. interest . . .	2,596,303.95
Increase over 1907	549,419.63
Surplus over all liabilities and capital according to the Dominion Government Standard	4,118,491.91

PAYMENTS TO POLICYHOLDERS.

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1908	2,926,267.65
Payments to Policyholders since organization	20,418,983.44

BUSINESS IN FORCE.

Life Assurances in force December 31st, 1908	119,517,740.89
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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
1878	127,505.87	349,525.60	3,374,683.43
1883	274,865.50	735,940.10	6,779,565.77
1888	575,273.58	1,536,816.21	11,931,316.21
1893	1,240,483.12	4,001,776.90	27,799,756.51
1898	2,327,913.60	8,231,911.81	49,693,405.65
1903	3,986,139.50	15,505,776.48	75,681,188.87
1908	6,949,601.98	29,238,525.51	119,517,740.89

Head Office

Montreal