

SNAPSHOTS HERE AND THERE IN ENGLAND AND SCOTLAND

SUNSHINE

Vol. XV.
Nos. 3 & 4

MONTREAL

MARCH & APRIL,
1910



THE WEST GATE OF THE OLD CITY OF CANTERBURY.
Through it the Black Prince and Henry V. would pass in triumph by the great highroad to London.

Most of the engravings in this number are from photographs by Mr. I. GAMMELL, of the Montreal High School.

SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS

SUN LIFE ASSURANCE COMPANY OF CANADA.

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March		1910				
Sun.	Mon.	Tue.	Wed.	Thu.	Fri.	Sat.
1 <small>Las Que- de</small>	2 <small>Fin Mar- 17th</small>	3	4	5	6	7
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The High Cost of Living.

There is much agitation just now over the ever increasing cost of living—and some things are being learned through the investigation that is going on. Both producer and the consumer is being blamed, but as yet no true solution of the problem has been found. The fact is that everything is soaring in price and it is becoming a serious problem with the average man. One feature of the case which makes the problem more serious is that salaries and wages have not kept in proper ratio with the necessary expenditures. These conditions make it difficult for men to lay aside an amount sufficient to be of much assistance to their families in the event of death. The small amounts that can be ordinarily saved, even if placed in a savings bank, would not be large enough to be of any lasting benefit. The small savings are not large enough to invest, and oftentimes this discourages saving by little sums altogether. One of the many things in favour of life assurance is that it does not take a large amount of money to buy a thousand dollars of life assurance—a saving of twelve cents each day will do it, and very few people are so sorely pressed financially that they could not do that. Life assurance must not be viewed as an expense any more than depositing money in a bank is an expense, and the saving by life assurance is better, inasmuch as it protects

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Reader,
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the home for a large amount, the moment the premium is paid the estate is worth the full face value of the policy. It is true that the cost of living is high and will likely be higher, but it would be just as high to-morrow and the next day if the head of the household were to die to-day—and the wife and children would be facing the same problem, with the addition and greater problem of their financial supply cut off—unless a life assurance company were to step in and keep the supply intact. The life company will not do this unless you request them to do it. So you had better put your name to a proposal to the Sun Life of Canada to-day and thus put your estate on a business-like basis. While the cost of living is high the cost of dying is higher, unless financial preparation is made for it.

The Artistically Inclined.

Several of our readers have written regarding the engravings in SUNSHINE, imploring us to place the illustrations on pages where the cutting out of one will not destroy another. We have heeded these suggestions, and as far as possible we try to have them so arranged.

Many preserve the illustrations in scrapbooks, etc. A very ornate and useful way to preserve pictures of this sort is by *passé partout*. The tape in many colors can be had from all stationers. Of course in giving this encouragement to the cutting up of SUNSHINE, we take it for granted that it is read from cover to cover before it is mutilated; for we may defeat our purpose by giving illustrations of too high a class, but we do not think so. Many preserve the numbers and at the end of the year have them bound.

Reader, you can do whatever you like with SUNSHINE if you remember that the

Sun Life of Canada is YOUR company for life assurance. On its merits it should appeal to you as such. Just spend a few moments on the last page of this number—those figures are eloquent. Don't you think so?

Report of the Directors of the Sun Life of Canada for the year 1909, presented at the Annual Meeting, March 1st, 1909.

It is with the greatest satisfaction that your Directors present their report on the transactions of the past year. Remarkable as has been the progress of the Company as chronicled in past reports, the record now presented considerably surpasses all before it.

The new Assurances completed and paid for have been 13,271 in number, and \$21,509,273.16 in amount, being an increase of \$1,725,601.95 over the previous year, the figures for which in their turn had been the largest in the Company's history.

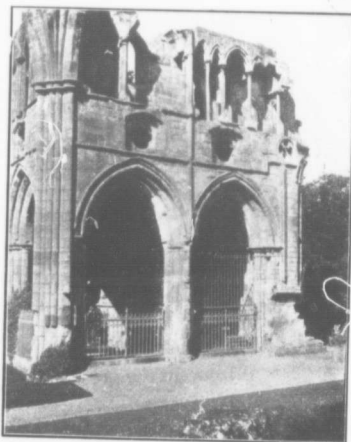
The total Assurances in force now amount to \$129,913,669.52.

The Income for the year has been \$7,778,132.05, or \$828,530.07 more than in 1908.

The interest earned has been equivalent to 5.51 per cent. on the mean invested assets, or if the profit on securities sold be included, 5.61 per cent.

The mortality experience has been wonderfully favourable, the claims which fell in by death having been but \$1,078,126 on 814 lives, as against an amount predicted by the Government standard (Institute of Actuaries, Hm. table) of \$1,637,681. The expenses also have been kept severely down.

The payments during the year for death claims, matured endowments, annuities, profits, and other disbursements to policyholders, have been \$2,824,184.01.



THE TOMB OF SIR WALTER SCOTT IN DRYBURGH ABBEY.

The total thus paid since the organization of the Company has now reached \$23,243,167.45.

The assets have even more than kept pace with the rapid growth of the business, and now amount to \$32,804,996.77, the addition for the year having been \$3,566,471.26.

The result of all these factors—increasing business, high interest earnings, large gains on investments, favourable mortality and lower expense, is reflected in the large profit earnings, which amounted for the year to \$1,090,241.18. Of this splendid amount \$378,010.60 has been distributed to policyholders entitled to participate in 1909. The balance of \$712,230.58 has been added to the undivided surplus of the Company for the further protection of our policyholders. This result of the year's operations must be gratifying to all. It illustrates the ability of the Company to earn large profits, the strong position to which it has already attained, and the extremely favourable results which our policy-

holders have a right to expect on their policies, and which they are in fact already receiving.

The total surplus over all liabilities and capital stock, according to the severe standard adopted by the Company, the standard adopted by the Company, the Hm. table with $3\frac{1}{2}$ and 3 per cent. interest has now reached \$3,308,534.53. According to the Government basis it would be \$4,940,556.77.



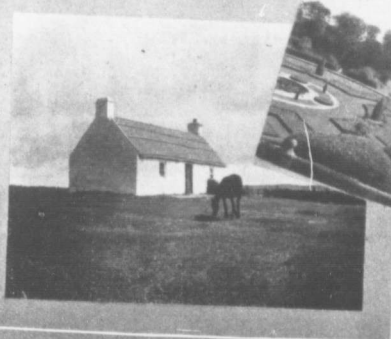
He Thought It Out.

An Englishman and a Scotsman out walking came to cross roads, where a board gave the distance to a small town. Below this were printed the words—"If you can't read apply to the blacksmith." The Englishman burst out laughing, and the Scotsman asking the joke, was told that he would be left to find it out for himself. Coming to a hotel they shared a bedroom, and about midnight the Englishman was awakened by the sound of laughter from his friend's bed, and he asked what was the matter. "A see it noo," replied the Scotsman, "the blacksmith micht be out."



THE MANSION AT STIRLING,
built by Sir William Alexander, who, in 1621, placed
in "Nova Scotia" the first English colony with-
in the bounds of the present Dominion.

1. Entrance to
2. A Thatche
3. A Highlan



1. Entrance to Dunrobin Castle Park, Sutherlandshire.
2. A Thatched-roof Highland Cottage, Lochearnhead.
3. A Highland Crofter's Home in the North.

4. A Glimpse of Dunkeld, Scotland's oldest Cathedral.
5. A Corner of the Italian Gardens of Dunrobin Castle.



MACKERY END, HERTFORDSHIRE, CHARLES LAMB'S HOUSE,
AS DESCRIBED IN HIS ESSAYS.

The Protection of Life.

The Appellate Division of the Supreme Court of the United States recently granted to the Metropolitan Life Assurance Company the right to hold real estate for the purpose of a sanatorium for the care of its employees who are afflicted by tuberculosis, in opposition to the New York Insurance Department's refusal on the ground that it was not within the rights of a life assurance company to enter upon such an enterprise. The argument given by the Court is quite lengthy, but is summed up in a sentence at the close of the report, which says: "The reasonable care of its employees, according to the enlightened sentiments of the age and community, is a duty resting upon it, and the proper discharge of that duty is merely transacting the business of the corporation."

The Insurance Monitor, commenting on the report, says:

"It follows without argument that the principles here laid down are by no means confined to the employees of a life company. It may not engage in missions of pure charity, even though in line with its work, but whatever reasonably promotes the business purposes for which the institution is organized lies within

its legitimate scope. Every policyholder whose premium payments may be prolonged and death claim deferred is, for those reasons, a source of gain to the company. It is financially for the benefit of its members that, in the exercise of its discretion, the sanatorium should be used for them as well as for its employees. In one word, the enlarged mission of life insurance under the enlightened spirit of the age is no longer confined to the protection of its members through pecuniary payments on their death or survival, but includes as well whatever may enhance that protection through the preservation of life.

"The idea itself is by no means new. It is only an extension to life insurance of principles which have already been recognized in other branches. The fire underwriter, as a part of his work, sustains salvage corps for the preservation of property. The fidelity underwriter finds his most important duty in the prevention of those breaches of trust against which he insures; while the steam boiler insurer reduces his liability for damages to a mere guarantee of the fidelity and efficiency of the inspections which are the chief feature of his business. The preservation of health and prolongation of life may henceforth be regarded as a part of the normal business of life insurance."



MEMORIAL TO COVENANTING MARTYRS, AT
GREYFRIARS CHURCHYARD, EDINBURGH.

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A Religious Obligation.

I am a profound believer in life assurance for all classes and conditions of men and women. Next to the duty of securing salvation in the world to come is the duty of men to secure life assurance in the world that is here and now. Next to a good hope for eternity is the comfort which comes to a man from knowing that he has made provision, by life assurance, for his old age and for the support of his family in the event of his own death. To do so seems to me a religious obligation, an obligation often as binding upon women as upon men.—Rev. Dr. R. S. MacArthur, of Calvary Baptist Church, N. Y.

Specious Plea: "I Will Trust in the Lord."

"I don't need life assurance; I trust in the Lord, and will leave my family in his care." So says the prospect.

Does the Lord feed, clothe and educate your family, and provide medicine in case of sickness? Did He furnish the house you are living in? The Lord will provide for them if you utilize the means with which He has surrounded you for that purpose. If you do not, and they are not able to provide for themselves, He will provide for them through the cold, selfish hands of Charity. It is poverty that produces the vicious classes of our country; poverty has filled our reform schools and jails. What per cent. of them do you suppose were the wives, daughters and sons of men who, either through ignorance, selfishness, carelessness, or prejudice, failed to provide and leave, through the medium of life assurance, a fund for their support and education?

You can't take the chances. It is your family that will be the loser when your income is cut off. The slight in-

convenience or trouble to which you might be put in paying the premium is nothing in comparison to the inconvenience and loss your family would sustain in event of your death without assurance. Merchants and bankers prefer to extend credit to a man who carries a good line of life assurance. If you are a money maker, you should be assured.

Do you know that you will live to protect your family? A policy guarantees to do this in event of your death. If you live it may take you longer to accomplish it; but the satisfaction of making uncertainties certain will more than compensate you for that.—By Hamilton Cooke.

A Limit to Her Faith.

During the progress of a big "protracted meeting" for which the South is famous, an ardent sister of the church, who usually came in an old-fashioned buckboard drawn by the family horse, was late for a particularly important service and was being severely censured by the pastor.

Explaining the reason for being late the good sister said that the horse had taken fright at a passing train and bolted and that the wreck of the rig had prevented her from being on time.

"My dear sister, such little things should not make you late for divine services. You should trust in the Lord."

"Well, brother," she replied, and there was a look of calm peacefulness on her face, "I did trust in the Lord till the bellyband busted and then I had to jump."—Pittsburg Chronicle-Telegraph.

What Can This Mean?

A stranger in Washington mistook Speaker Cannon for a minister the other day.—Rochester Democrat and Chronicle.

The stranger must have been "hard of hearing."—Chicago Record-Herald.



HIGH STREET, OXFORD,
in the middle is St. Mary's, the University Church;
in it Wycliffe preached and Cranmer
was condemned.

The "Pleasure" of Life Assurance.

Much has been said and written about the duty of taking life assurance, but little about the pleasure. Now the great majority of the assured will testify to the fact that, after they had secured a policy they felt a comfort of mind in the knowledge that their own were protected, come what might, which they had never known before. The hesitancy one feels before taking a cold plunge and the delightful glow that succeeds it, illustrate well the change of the average man from a prospect to a member of this company. —John Hancock "Satchell."

Make Him Want It.

Say to yourself whenever you approach a prospect :

This man needs my company's protection ; it will be to his advantage to have it.

He doesn't know this now ; he won't believe it when I first tell it to him.

I don't expect him to ; if he had any desire for my assurance, he would have bought it before, and there would be no use of my calling on him.

It is precisely because he doesn't want

it that I am here, and for no other reason in the world.

It is my business to make him want it. Like many another man, he doesn't know his own best interests.

Millions of men go contrary to their best interests every day—willfully blind to the things that would help them and make them better off.

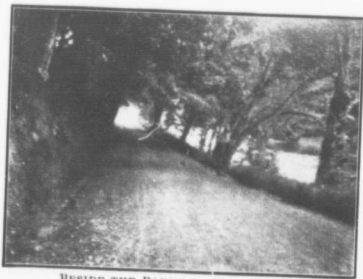
I can benefit this man now and I am going to make him realize it.

There will be a fight, but I will win out ; and when it is all over, we shall both be better off.—Standard Bulletin.

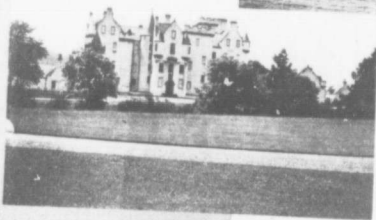


Saving, Not an Expense.

A man looks upon the premium of a life assurance policy as a mountain of expense and frequently fails to take into consideration the benefits of such a contract. When soliciting and the prospect asks you "How much does it cost?" say to him, "Ten cents per day," as the case may be, or, better still, take the coin from your pocket and say, "This much per day." Tell him it is not a cost but a saving of the above amount. Almost any one, no matter how poor, can save ten cents per day, and would be ashamed to admit that he could not. This way of explaining "the cost" has a tendency to make the mountain look like a mole hill, and frequently gets the name on the dotted line.—The "Enthusiast."



BESIDE THE BANKS OF BONNIE DOON.



1. The ruins of the Nave of Dunkeld Cathedral.
2. Blair Castle; Home of the Duke of Athol.

3. Prof. Henry Drummond's Monument at Stirling.
4. Holy Island, in Firth of Clyde.
5. Loch Katrine from Stronachlachar.

What Policyholders and Beneficiaries are saying:

VANCOUVER, B. C., Feb. 12th, 1910.

J. H. POFF, Esq.,

Sun Life Assurance Co. of Canada,
Vancouver.

Re No. 218356.

Dear Sir,—I may say that I am quite pleased with the favourable showing regarding profits on this policy.

Yours truly,

J. A. HARVEY.

HALIFAX, Canada, Feb. 7th, 1910.

MESSRS. SUN LIFE ASSURANCE CO.,
City,

Gentlemen,—I wish to thank you for the statement which you have given me, as to the status of my assurance with you. It certainly is most satisfactory and gratifying.

I am returning you your memorandum and am accepting your Option No. 3.

Yours very truly,

FRANK C. SIMSON.

BROCKVILLE, Ont., Feb. 7th, 1910.

H. B. WHITE, Esq.,

Sun Life Assurance Co. of Canada,
Brockville, Ont.

Dear Sir,—Will you please accept my thanks for your Company's promptness in settling the assurance on the life of my late husband. An experience such as this makes me a greater believer than ever in the great benefit of life assurance.

Yours truly,

MRS. ELIZA ELLEN ACKLAND.

NORTH SYDNEY, Feb. 7th, 1910.

E. C. HANRAHAN, Esq.,

Sun Life Assurance Co. of Canada,
Sydney,

Policy No. 240731.

Dear Sir,—Am in receipt of the cheque for (\$1000.00) one thousand dollars, same being amount of assurance held by my late son in your Company.

I feel called upon to thank you for the great promptness, and must note the fact that it is particularly gratifying that there were no charges or expenses entailed in payment.

Again thanking you for your personal trouble, I am, believe me,

Faithfully yours,

MARY NOLAN.

NEW GLASGOW, N. S., Feb. 21, 1910.

W. J. MARQUAND, Esq.,

Manager Sun Life Assurance Co. of Canada,
Halifax, N. S.

Dear Sir,—I have just received from you by your local agent, Peter Macfarlane, a cheque in payment of my son's policy which he took out in your Company in 1903, for \$1,000.00, less one-half year's premium. The proofs of my son's death were only made out a very short time ago, and I have much pleasure in thanking you for the prompt settlement of this claim.

Wishing the Sun Life great prosperity, I remain,

Yours very truly,

J. F. DOULL.

PETERBOROUGH, January 29th, 1910.

W. H. HILL, Esq.,

Manager Sun Life Assurance Co. of Canada,
Peterborough, Ont.

Dear Sir,—About five years ago my late husband took out \$1000.00 assurance in the Sun Life Assurance Co. of Canada, on which he only paid the first three premiums. Shortly after his death, which occurred on the 6th inst., although I was under the impression that his policy had lapsed, I called at your office to inquire if anything could be done whereby we might get something out of it. You can imagine my surprise and genuine gratitude to learn that, owing to your non forfeiture privilege, the policy was still in force at his death and that I was entitled to the full thousand dollars less only the two unpaid premiums and interest.

This seems to me such extraordinary and generous treatment that I wish to add my expression of most sincere thanks and appreciation to the many others your Company must receive.

I also wish to acknowledge and thank you for your courtesy and promptness in procuring for me a cheque to-day covering the policy, and to state that if my endorsement of the already mentioned feature of your policies is of value you are quite at liberty to use it.

Gratefully yours,

MARGARET LONG,
184 Hunter Street, Peterborough.

Happiness is a habit, cultivate it.

Not doing more than the average is what keeps the average down.

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MESSRS. D. J. CARROLL AND A. LÉCAVALIER.

We are always interested in men who accomplish things. The man who can excel in any one particular thing is sure to be in the public eye. Mr. Carroll, whose photograph, along with Mr. Lecavalier's, we produce on this page is worthy of notice, because to him belongs the distinction of having written in 1909 more paid-for business for the Sun Life of Canada than any other representative in Canada and the United States, and that this record is to be repeated again this year is one of the things which, from his present standing, we feel to be a certainty. Mr. Carroll attained this high position by hard and persistent work. He does not believe in luck, only the kind that comes by earnest endeavour. He is in love with his work and the "good old Sun;" to this add attractive social qualities and a determination to succeed and you have the secret of Mr.

Carroll's success. We extend to him our congratulations.

There were many other men who worked hard but did not reach the goal—who deserve commendation, but the laurel is to one, the cheers may be made for many.

Mr. A. Lecavalier, who gave Mr. Carroll a close run for first place, is an "old timer" with the Sun Life of Canada and, like good wine, he improves with age. He is a steady producer and the business he receives is the kind that renews, which, after all, is the best test of an agent's true success. Mr. Lecavalier is so convinced that he will be in the first rank this present year, that we were reticent in giving a hint of prophecy regarding Mr. Carroll, but we will let it stand. If Mr. Lecavalier wins out we feel sure that he will deserve it.



QUEEN MARY'S BOWER IN HOLYROOD GARDENS.

Caught Napping.

While occupying the pastorate of a Western church in his early career, Dr. George H. Ferris had a deacon whose character had always been above reproach until a certain prayer meeting which followed a sermon during which the elder had soundly slumbered.

"Will Brother Jones kindly lead," was asked by the pastor at the beginning of the prayer service.

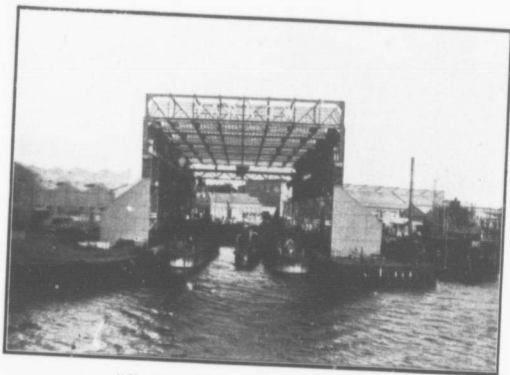
Waking with a start at the mention of his name, the deacon almost broke up the service by replying: "I led last time; it's your turn. What's trumps?"

The Sun Life is certainly a progressive company which is deserving of the ever growing patronage it is yearly securing. —American Exchange and Review.



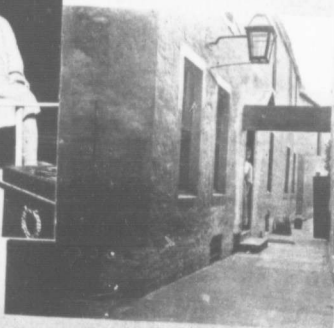
The Society of Books.

God be thanked for books. They are the voices of the distant and the dead, and make us heirs of the spiritual life of past ages. Books are the true levellers. They give to all who will faithfully use them the society, the spiritual presence of the best and greatest of our race. No matter how poor I am, no matter how the prosperous of my own time will not enter my obscure dwelling, if the sacred writers will enter and take up their abode under my roof; if Milton will cross my threshold to sing to me of Paradise, and Shakespeare to open to me the world of imagination and the working of the human heart; and Franklin to enrich me with his practical wisdom, I shall not pine for want of intellectual companionship, and I may become a cultivated man, though excluded from what is called the best society in the place where I live.—W. H. Channing.



"YARROW" SHIP-YARDS, ON THE CLYDE,
showing torpedo boats built there for the Royal Navy.

1. Tam O'Shanter
2. The Auld



1. Tam O'Shanter and Souter Johnny, in Burns' Memorial, Doonside.
2. The Auld Haunted Kirk, beside the Banks of Doon.

3. Globe Tavern, a famous "howl" of Burns at Dumfries.
4. Burns' Monument at Ayr.

[Smile.]²

Smile awhile, and while
You smile another smiles,
And soon there's miles
And miles of smiles,
And life's worth while
Because *you* smile.



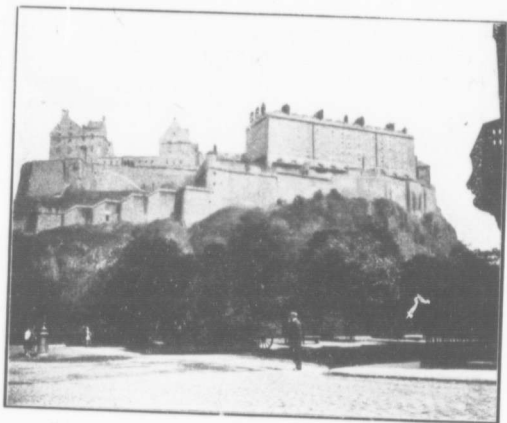
How to Succeed.

"To will to do a thing is to half do it. Effort is always the result of thought; thinking precedes accomplishment, and if we direct our thoughts in the right direction and make up our minds that we will succeed, success is ours."—Bertram Day.



"Off" Mentally or Physically.

Did it ever occur to you that the uninsured man is usually a little "off," so to speak? It may be physically, so that he can't get assurance, or it may be mentally, so that he can't grasp the simple proposition the policy of assurance presents. Protection and Saving, not Expense. He may be ineligible or he may be a crank, but he can't be too poor or too rich to need life assurance. The poorer he is the more he needs this form of protection for his family, and as regards wealth, the riches of the richest take to themselves wings, so something is desirable to provide against such a contingency, and up to date nothing but life assurance has been found to do it. So it has been reduced to almost a certainty that he who being eligible remains unassured, in this age of enlightened assurers, is prima facie drifting towards a state of mental incapacity and individual incompetency whose end is innocuous desuetude.—Exchange.



EDINBURGH CASTLE. "GRIM RISING FROM ITS RUGGED ROCK."

STATE BANK OF MERRILL,

MERRILL, Mich., Jan. 8th, 1910.

Mr. ELLSWORTH E. WILKINSON,

Sua Life Assurance Co. of Canada,

Port Huron, Mich.

Dear Sir,—Your letter of the 22nd ult. is received and noted with pleasure, and as requested, I herewith enclose receipt for profits as applied on my policy, amounting to \$36.25, being a reduction on my yearly premium for the next five years, a percentage of a trifle better than 21% on the amount of premiums paid in.

I certainly consider this a splendid showing for your Company. It exceeded my expectations, and doubt if it is duplicated by any other company. Evidently the Sua Life Assurance Co. of Canada is well managed by able financiers.

If a good, strong letter would be of any good to you, please compose one to suit yourself, and I will attach my signature to the same. I personally recommend your Company to any one seeking honest, reliable assurance, whether as an investment, protection, or both.

Wishing you a very prosperous New Year,

I am,

Yours very truly,

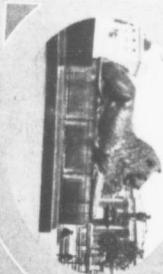
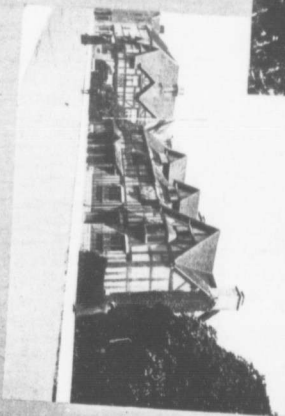
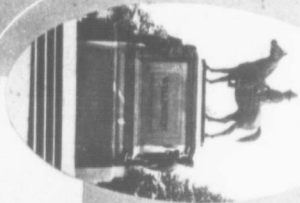
R. T. MAYNARD.



William Dean Howells has defined poverty as "not the lack of things; it is the fear and dread of want."

1. Wellington's Monument, before Apsley House, London.
2. Addison's Walk, Magdalen College, Oxford.
3. The Avon at Stratford, Trinity Church Spire in the distance.

4. At the base of Nelson's Monument, Trafalgar Square.
5. Where Shakespeare first saw the light.



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Sun Life Assurance Company of Canada

The Results for 1909

Assurances Issued during 1909

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

Income

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

Assets

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

Surplus

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

Total Surplus 31st December, 1909, over all liabilities and capital according to the Company's Standard, the Hm. Table, with $3\frac{1}{2}$ and 3 per cent. interest	\$3,308,534.53
Surplus, Dominion Government Standard	4,940,556.77

Payments to Policyholders

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

Business in Force

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

	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.03	\$ 96,461.95	\$ 1,064,350.00
1879	172,528.42	397,777.32	3,615,124.35
1889	563,140.52	2,233,322.72	13,337,983.08
1899	2,596,207.27	9,247,664.61	52,806,035.93
1909	7,778,132.05	32,804,996.77	129,913,669.52