

AGENCY NUMBER.

SUNSHINE

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No. 10

MONTREAL

OCTOBER
1911



AGENCY OUTING AT ALGONQUIN PARK—AUGUST 28TH TO SEPTEMBER 1ST.

VIEW LOOKING TOWARDS HIGHLAND INN, FROM RAILWAY TRACK.

THE HIGHLAND INN, THE HEADQUARTERS OF THE PARTY.

SUNSHINE

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

A. M. MACKAY, *Editor.*

O		October		1911			
SUN	MON	TUE	WED	THU	FRI	SAT	SUN
	1	2	3	4	5	6	7
	8	9	10	11	12	13	14
	15	16	17	18	19	20	21
	22	23	24	25	26	27	28
	29	30	31	Full Moon 10h	Earl Quail 10h	New Moon 10h	Full Quail 10h



HEAD OFFICE BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

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

E. A. MACNUTT,
TREASURER.

FREDERICK G. COPE,
ASSISTANT SECRETARY AND
SUPERINTENDENT OF AGENCIES.

This Month's "Sunshine."

We know our readers will not object to the giving over of this number of SUNSHINE to the Sun Life's agency force of Canada and the United States. Only one in twelve is their demand, and they are such a hard-working and good lot of men that they deserve this recognition.

Too much cannot be said of the hard-working man who, with rate book and application form, pursues his calling in season and out of season. Many a home is blessed to-day by home comforts that would be in want and desolation were it not for the persistency of the life assurance agent.



The Life Agent.

Very few among the many thousand policyholders of the Sun Life of Canada took out policies without being canvassed. There seems to be voluntary action in almost everything else but in the matter of life insurance. A man will seek out the fire insurance agent and have his buildings and other valuable things insured. If he had forgotten to get his fire policy renewed and thought of it after being snugly tucked away for the night, he would hasten to the telephone and make the matter right until morning, in fear fire might come along his way and wipe off his accumulations. Yet that same man, perchance, will sleep the sleep of the just with no life assurance, and it never crosses his mind seriously

that the heart might stop before the sun arises and the whole earning power of his brain and hand stop too.

It's strange, is it not?

Now and then, to be fair, we have known of men to increase their life assurance without being "worried by an agent," but in the first instance likely these men—and their number is not legion—went through a severe course of training, and were the cause of an increase in the agent's shoe bill.

So the agent is an angel in disguise, and the man who should have life assurance is short sighted if he does not, at least, discuss the matter with him.

If men who carry no life assurance, or very little, could for a time be transplanted to the Death Claims Department and see the great blessing the death claim cheque is to the needy widow and children their attitude would be forever changed.

What is my life worth to my family and estate? is a question that is of paramount importance, and if life assurance representatives force men to consider that subject, they are doing a mighty work for the individuals benefited, as well as to society in general; so doff your hat to the wide-awake, active life assurance agent.



Algonquin National Park.

This is nature's Paradise. Here one finds rest from the turmoil and noise of city life, and stripped of artificial trappings the soul recovers its true poise.

And the beauty of the place! not by ingenuity of man, but by nature. The outs and inns of the shore line, with islands here, there and everywhere, wooded to their edge—the brotherliness of it all—one lake clasping hands with another down through the stretches of the wilds, making a continuous waterway for many miles! And the glory of colour! The deep green of the spruce dotted with the

autumn blush of the Canada maple, and overhead a clear blue sky! Twelve hundred of these lakes, bright and glistening are in this preserve of nearly two million acres. Up above smoke and dust they lie, some seventeen hundred feet higher than the sea.

The blood-thirsty sport is ill at ease at Algonquin, for the deer and other animal wanderers of the wild challenge him by coming into the open fearless of any danger. The finny tribe also have their protection, and the younger generation are given a longer time to swim in the limpid waters of the many lakes as an effect of law. It is here that the Sun Life's contingent of the world's benefactors, those who toil early and late at the difficult task of persuading men to do their duty, find themselves. How they romp about like children! Laughter is as free as the air, and as they hear the "All aboard" of departure they regret it; but facing their duty they are better equipped than ever to do the important work to which they are called, and the good old Sun Life of Canada is bound closer to them.



The Agency Outing.

The success of any company depends in a large measure upon the esprit de corps of its membership. An institution may have some success even although its members' chief aim may only be their own personal advancement, but truer success is found where the company's interests are linked.

Companies are like families. A family to be truly happy must have in each member true loyalty to the welfare of the whole—perfect peace and harmony in its workings and acquiescence in its policy. Where these conditions are there is happiness and true success. The Sun Life Assurance Company of Canada is a large and happy family where the desire for advancement and success of the whole is the predominant trait of its individual members.

It is not our purpose to state the many reasons why the Sun Life of Canada staff are so loyal to their Company, but we may be permitted to

single out one which we believe has done a good deal to cement all the members of the Company's Head Office and Agency staffs together. This influence is the reunion of the several members at the Annual Outing. At these outings the head office officials are brought face to face with the leading workers in the field and pleasant relations are formed that give courage to those who need it and added enthusiasm to all. It has been said that the best way to get a true idea of your friend is to camp out with him. This the Company does with its representatives, and the result has been that every member of the Company's large staff is loyal to the Management as the Management is to the staff. The mail is a great convenience in the transaction of business, but nothing has yet been devised that will supplant the face to face chat and the warm, cordial grasp of the hand.

The Outing of 1911 has come and gone, and was from all points of view a great success. The location—Highland Inn, Algonquin Park, was ideal for such a gathering and every arrangement was complete.

The opening rally set the pace for the whole outing.

Mr. T. B. Macaulay, Managing Director, was in the chair, and introduced Mr. John McKerrow, a director, who gave a capital address. He thanked the staff for himself and his fellow directors for their activities in making the record of the good old Sun Life of Canada such a great one, and said he was proud in being associated with such an honourable and successful body of men. The Company, he said, although to-day very large, would continue to grow and succeed, for its foundations are sure and solid.

Mr. Macaulay, gave a stirring address which was full of enthusiasm of the "Macaulay" brand. When Mr. Macaulay has the success of the Sun Life of Canada as his theme he is at his best. His address was punctuated with applause—a political reporter would say—"vociferously cheered." The various activities of the Company were gone into and a prophecy of the results of the present year's work was indulged in. The Company has doubled itself every five years, he said, and a result would be attained this year that would bring additional cheer to Sun Life men. The remarkably remunerative nature of the Company's investments and their high character were commented upon. Mr. Macaulay congratulated the Company on recently drawing to the directorate men of the highest standing in

Canada in financial affairs—the reason given by one of the new directors was "that he always liked to be linked to a successful and go-ahead concern."

Mr. Macaulay spoke highly of the Company's field staff, and said he was proud to be the managing director of a Company that had such an intelligent and loyal body of men. He referred feelingly to the death of two of the directors the past year. One of them, the late Mr. Cushing, was present at the outing last year.

Mr. Arthur B. Wood, Actuary, gave a brief but exceptionally interesting address. The growth of the Company in its relation to other life companies on the North American continent was his theme. Size is best judged by comparison, and Mr. Wood showed that the Sun Life does not suffer from comparison with the great companies of this continent. There are, he said, 220 life companies on the continent, not including the companies that do an industrial business. The standing of the Sun Life of Canada in relation to these is—in assets the Sun Life of Canada ranks 17th; in life assurances in force the Sun Life of Canada ranks 15th, and in income 13th. Last year the increases in these three items named were—increase in assets, the Sun Life of Canada ranked 7th; increase in life assurances in force 11th, and increase in total income the Sun Life of Canada ranked 3rd. There were only two companies out of the 220 on the North American continent that added more than the Sun Life of Canada to their income last year. This, he said, was an exceedingly creditable showing, and a most forceful illustration of the progress the Company is making.

Referring to the profits earned in 1910, Mr. Wood showed that 50% was derived from surplus interest and sales of securities, 30% from saving in mortality, the remaining 20% from decrease in expenses and miscellaneous sources.

Mr. F. G. Cope, Assistant Secretary, in his remarks referred to the business of the present year and its profitable character. He saw great promise in the Macaulay Club, and was delighted to note the enthusiastic interest the agency staff are taking in it.

Mr. Macnutt, Treasurer, spoke on the high standing of the Company's investments; and Mr. Ewing, the Company's Solicitor, on the procedure of his Department in the handling of claims.

Mr. J. F. Junkin, Manager for the United Kingdom, who was on a visit to Canada, was present, and conveyed the greetings of the



THE AGENCY OUTING.

1. Mr. T. B. Macaulay is proud of his fine "catch".
2. Mr. Lidkea and his eight-and-a-half pound trout.
3. Father and son—Messrs. John R. and W. Lyle Reid.
4. Mr. T. B. Macaulay and fishing party at lunch.
5. The return to camp of successful fishermen.
6. After lunch, ready for another "try."
7. Returning home ready for dinner.
8. Mr. Karl Kregloe giving his father and Mr. A. B. Wood an airing.

British staff. He said that the Sun Life of Canada is held in high repute among the assurance companies and assuring public of Great Britain. As evidence of this, last year, over \$1,200,000 was deposited with the Company for annuities. This is, he said, splendid testimony of how the Company is regarded by the British public.

Managers and representatives from the several Canadian and American agencies also spoke, and all speeches were of a "prosperous and progressive" character.

The unavoidable absence of President Robertson Macaulay, "the Sun Life's Grand Old Man," was referred to by all the speakers. A telegram of affectionate remembrance was sent to him. A telegram of condolence was sent to the widow of the late Mr. Cushing, and one of sympathy to Mr. Dion, of Quebec, who was prostrated by sickness.

The Macaulay Club.

At last year's Outing the Macaulay Club was started, but not until this year was it officially launched. At this year's Outing this new Club was much in evidence.

A representative, to be a member of the Macaulay Club must write in the club year at least \$100,000 of new paid-for business. Thirty-two representatives qualified the past year. The constitution provides that the member who writes the largest number of applications shall be the president and the other officers are elected on a business-getting basis, except the secretary, who is a member of the Head Office staff. Mr. A. Lecavalier who qualified for the presidency had written \$479,500.00. The Club emblem is a gold locket of unique design and is a badge of honour in the Company's agency service.

The Macaulay Club night at the Outing was of exceptional interest. Mr. F. G. Cope, Superintendent of Agencies, was in charge. Mr. T. B. Macaulay, Managing Director, in a few words endorsed the movement, seeing in it great possibilities. He thanked the men for the honour given to the President in naming the Club for him—an honour, he said, his father appreciated very much. Mr. Cope went into detail, regarding the Club's working, and expressed the hope that none of the members may ever by word or act do anything that would in the slightest degree bring dishonour on the noble and good man whose name the Club bears.

A letter from President, R. Macaulay was read as follows:

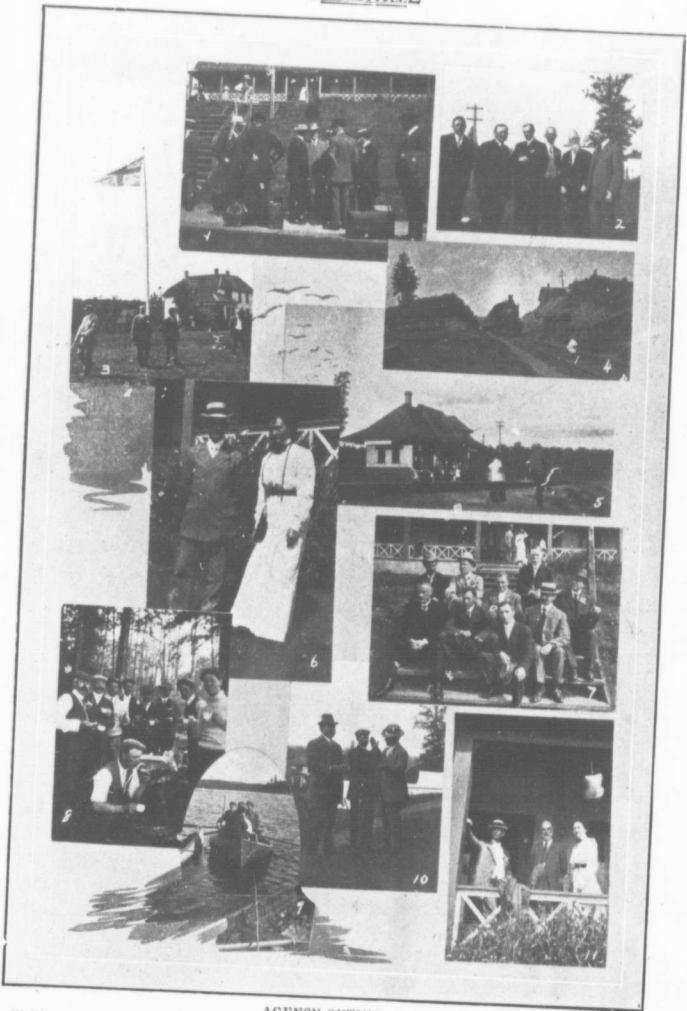
MONTREAL, Aug. 29, 1911.

TO THE LOCAL MANAGERS AND FIELD STAFF.

Gentlemen,—I intended to enjoy a day or two's outing with you this year, but on learning that you preferred to get "far from the madding crowd's ignoble strife," and "near to Nature's heart," I certainly doubted my ability to follow you that far. I am, therefore, contenting myself with remaining where the "ignoble strife" is going on. I should have enjoyed the outing had circumstances favoured.

I have been reading of Mr. J. K. L. Ross, of this city, landing with hook and line a 500-pound tuna, and of another gentleman who landed, by the use of boat-hooks, a sturgeon weighing over 400 pounds. Beat these records if you can! I hope you will. There must be huge funny monsters "near to Nature's heart"—the very breeding ground of giant fish. Make sure to send one to the Ottawa Museum, or perhaps better still, establish the piscatorial potentialities of your new Club high in the esteem of our Directorate by a great shipment of these monsters to Montreal. I will see to their distribution. Now is your chance to become famous, and if that be possible to win fresh laurels to the fame of the Sun Life of Canada.

Being informed by your esteemed Superintendent that he contemplates the formation of a Macaulay Club, whose members are to have some great distinction bestowed upon them, I very naturally feel awakened within me a sense of mortification that I can neither earn that honorable distinction for myself, nor be present at the founding of the institution. None the less, I appreciate very highly, the honour implied in the choice of the name, and the kindly thought that suggested it. It is now a matter of history that the Macaulay name has for the past 37 years been intimately linked and bound up with both the name and the progress of the Sun Life of Canada, and if due effect be given to my fervent prayer, the same close association of names will be continued for the next quarter of a century, or even longer. The idea of a Club appears to me as that of the Sun Life chariot been drawn by the Macaulay Club whose Crest would very appropriately be the spurred boot with the motto "Dulce Periculum"—"Danger is sweet;" but drawn whither? Drawn higher, and ever higher up the steep climb of peerless success! Then let me wish success to the Macaulay Club, and may its honors be largely shared in by very many of the Sun Life's representatives, both at home and in the foreign field.



AGENCY OUTING.

1. Waiting for the train and sorry to leave.
2. The Ottawa contingent.
3. The croquet lawn was a popular place.
4. The train that bore the party away.
5. Algonquin Park Railway Station.
6. Mr. and Mrs. Colson, who made the Highland Inn a "home" for the party.
7. Some of the Head Office party.
8. Eating and being photographed at the same time.
9. At the close of a good day's fishing.
10. Mr. Gaden showing Mr. Lecavalier the length of the fish he missed.
11. Mr. and Mrs. Colson, Mr. T. B. Macaulay in the centre.



THE AGENCY GROUP.

I have no disposition to magnify my own share in the arduous task had in pushing the Sun Life of Canada to its present successful condition, and will only say, and I can say it truthfully, that whatever energy or skill I possess was ever given ungrudgingly to the service of the Sun Life of Canada, in the fullest measure possible.

Reading lately "The Law of the Honey Bee," I find that the skill and perfected wisdom so abundantly evident in the general government of all hive communities, is the especial function of the Worker Bee. The Foraging Bee brings the pollen and nectar to the hive and delivers it there or is relieved of its burden by the receivers whose duty it is to attend to all supplies as they come in, and to hand it over to the Bee-chemists to transmute the same into honey to be stored away in the hexagon vats provided by the expert builders.

In the main arrangement and general government of the Bee Hive, I see a close analogy to the wise management of a progressive life assurance company. The Worker Bee and the application-getter, each in his own kingdom of organic nature, may be said to be one and the same kind of producer, and I have always heartily accorded my fullest measure of credit to our active producers. They with us, and we with them are co-workers in the upbuilding of the one great institution; and the honour and glory of the general success has to be shared among outsiders and insiders, much alike.

I wish you good weather—best of guides—and fishing to your heart's content.

Ever faithfully yours,

R. MACAULAY,
President.

The Club emblems were presented to the members by the Managing Director, and brief speeches were made by the recipients. On a leaf in the locket is shown the amount of business written and the name of the member.

This Club starts out full of hopeful vigour. The men who are in it are eager to retain their membership, and scores of men in the field are determined to be members. Next year's Outing, will, it is expected, see many additions to the good number that have succeeded this year.

Things Piscatorial.

The fish—pity them—had a hard siege of it. What must they have thought when they saw dangling before them hundreds of minnows, angle-worms, etc., with now and then a "shiner" going at lightning speed. Some of them did not

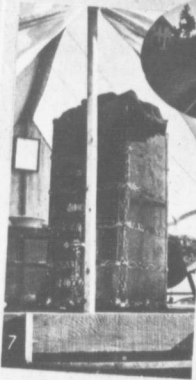
know that the men of the Sun Life of Canada were around, for they travel so noiselessly, but they soon found out, but too late to be of benefit to their future. The "catches" were very creditable. The fishing regulations prevented small fish being taken, so those caught were selected ones. Mr. T. B. Macaulay, who is an enthusiastic follower of Walton, was successful in getting a good string. A photograph of them is given elsewhere. Mr. Lidkea was the proud possessor of the largest—a beautiful trout which weighed eight and a half pounds. Many large ones were just nearly caught. How unfortunate the fish we miss is always the largest. Prizes were given,—on the first day the first prize was for the greatest number, when the veteran angler, Mr. Thomas R. Raitt, of Toronto, secured the blue ribbon. The second prize for the largest fish went to Mr. W. C. Lidkea, of North Bay, Ont. The second day's fishing prizes were reversed. The first prize being for the largest fish, Mr. W. Gray Wattson, of Richmond, Virginia, being the winner, and Mr. John A. Tory captured the second prize for the largest number. The weather was ideal for fishing, and those who were not successful as fishermen enjoyed the bright sunshine and pure air in the open.

A Mock Trial.

One evening was given to a mock trial, Mr. Sills being the culprit. The case was founded on his alleged neglect to assure a man with a large family, and much information of a practical character was drawn from the evidence of Messrs. Wood, Cope and others. Mr. A. S. Macgregor adorned the bench and made a capable judge; Mr. John R. Reid efficiently filled the office of clerk; Mr. C. H. DuBerger was court crier; Mr. T. J. Parkes honourably acquitted himself as counsel for the defence, and Mr. A. M. Mackay was the crown prosecutor. The jury brought in a verdict of guilty, and Mr. Sills was sentenced, in solemn words, to marry the widow. We hope before next Outing the sentence may be carried out. We trust, however, we may not be condemned for contempt of court when we allow Mr. Sills some latitude in this matter by not limiting his constituency in the marriage line to the sentence of the court.

Notes.

"The Highland Inn," Algonquin Park, is an ideal rest place, well looked after, and every comfort of the guests of Mr. and Mrs. Colson is their consideration. The Sun Life of Canada



THE AGENCY OUTING.

1. The Highland Inn, showing tents in which many of the outing party slept.
2. The Maritime Province representatives.
3. Mr. Poff, of Vancouver, getting ready for big fish.
4. Its good to rest and smoke after luncheon.
5. Mr. Cunningham, the official photographer, and Mr. Simpson, talking over matters.
6. Mr. Sills on the way to the outing.
7. Mr. Sills' trunk which was shipped ahead.
8. Forgetting applications and rate book for a day.

representatives have been here and there for many years, for their annual outing, and we think we are safe in saying that the hotel arrangements of the recent outing was the "top notcher."

Mr. Lidkea, of North Bay, not only landed the largest fish, but in between times he landed four men for life assurance. He thus made four families, at least, happy by his presence at the Outing.

It is said to take twenty to thirty cars to carry the baggage of the Shah of Persia when he travels. Mr. Sills, of Virginia, is far behind, only one baggage car was necessary for his luggage.

The "Old Guard" was well represented by Messrs. McIntyre, of Toronto, Macgregor, of London, and Hill, of Peterboro. These men who are still "in the firing line," began their work with conditions much less favourable than the representative of to-day enjoys. They could collect reminiscences enough for a good sized volume. Why not do it? We appoint Mr. Macgregor editor-in-chief.

"The Macaulay Club" was king. The enthusiasm of the men to see this Club go ahead was encouraging to the future success of the agency work of the Company.

The Agency staff did not mean to suggest to Mr. J. W. Simpson, the indefatigable Agency Inspector, that he needed to come in out of the rain, by presenting him with a silver-mounted umbrella. Mr. Simpson is an expert at arrangements. The secret of his success is that he is always on the job, and things cannot go wrong. The success of the Outing is in a large measure the result of his careful planning and seeing that the plans carried.

We do not wish to single out any one person in the Macaulay Club results, for all did handsomely; but too much praise cannot be given to Mr. Tremblay for his great work when it is considered that he is in a scattered rural community. This is evidence of what can be done when earnestness is coupled with untiring energy.

Macaulay Club Officers.

The officers' positions in the Macaulay Club are competitive. The president shall be the member who shall have secured, during the previous year, the greatest number of applications (as per rules) provided, his business for the club year shall have been \$150,000 or more; the vice-president must have secured the greatest number of applications during the club year (other than the president); the 2nd vice-president must have secured the second greatest number of applications (other than the president), and the secretary is appointed by the Head Office management.

The officers to June 30th, 1912, are as follows:

President, A. Lecavalier, Montreal,
168 Applications, amount \$479,500.00

Vice-Pres., W. C. Gaden, Montreal,
162 Applications, amount \$214,000.00

2nd Vice-Pres., A. Tremblay, Chicoutimi,
114 Applications, amount \$230,500.00

Secretary, A. M. Mackay, Montreal.

The Executive Committee is as follows:

R. R. Brooks, North Girard, Pa.

W. Merrill Eastcott, Ottawa, Ont.

J. H. Woolsey, Winnipeg, Man.

Thanks Gentlemen.

We are indebted for photographs from which the illustrations in this number were made, to Messrs. W. Merrill Eastcott, Ottawa; Julius Kaufmann Reading, Pa.; R. J. Stuart, Toronto; E. A. Macnutt, Montreal; and T. J. Parkes, Sherbrooke.

Banister Won the Bet.

(Strand.)

On one occasion a gentlemanly appearing individual walked boldly up the steps of St. Stephen's, passed the various officials, turned into the House of Lords passage and in a self-possessed manner, entered the robing room.

"Lord Normandy's robes."

The attendant looked surprised.

"I know it's absurd," said the stranger, "but my tailor cannot finish my robes in time and I must attend this sitting. Lord Normandy was so kind as to offer—You understand?"

"Oh, certainly, my Lord," responded the rober.

The crimson and ermine was produced and donned and the pseudo peer strolled into the



AGENCY OUTING.

Three of the officers of the wide-awake Macaulay Club.
From left to right—A. Tremblay, A. Lecavalier and Walter C. Gaden.

House, where a few peers were waiting, administered a series of affable nods right and left and finally took his place on the wool-sack.

For fully thirty seconds he sat there, while those present tried to collect their faculties. Then he slowly arose and, remarking to the clerk, "How stupid of me! I now remember I have an appointment elsewhere," retired from chamber. In the robing room he remarked: "Thank Lord Normandy and tell His Lordship I have just recalled a pressing appointment with the King."

"Yes, my lord. What name?"

"What name?" echoed the other, in assumed astonishment. "What name? Really, my good fellow, you must be careful—very careful. It does not do to forget yourself in this assembly. But I will overlook your slip this time. Good morning."

That evening it was known at the Beefsteak Club that Banister, the actor, had won a bet of £50.



It Pays to be Good.

Uncle Walt Mason says some very good things in his poetical-prose style. The following on "It Pays to be Good," is good:

I have lived a long time in this valley of tears, and my head has been whitened by hurrying years; I've sized up the world as I toddled along, I've sampled the right and I've sampled the wrong; I have herded with goats and I've frolicked with sheep, I have learned how to

laugh, and I've learned how to weep; I have loafed, I have dreamed, I have whacked up some wood, and I'm sure of this fact, that it pays to be good. Whene'er I do wrong, with malicious intent, then I feel for a while like a counterfeit cent; I would swap myself off for a watch made of brass, I haven't the courage to look in the glass. But when I do right then how chesty I feel! The village is filled with my jubilant spiel! I feel that a feather is placed in my hood, and I guess I am right, for it pays to be good! Oh, what are the things of particular worth? And what are the prizes we gain upon earth? They are not the gems that go clickety-clank, they are not the

bundles we have in the bank. Respect of our neighbors, the love of our friends, some credit up there where the firmament bends—these things are the guerdon for which we should strive, they give us an object in being alive. And you'll never gain them, as gain them you should, unless you believe that it pays to be good.



Expect Less of Luck.

The keys to success lie around everywhere,
But they're never revealed through the glass of despair;

A quitter can't see them because he 's half blind,

There's a bandage of doubt knotted tight on his mind.

Unquailing decision

Will sharpen your vision;

The roadway of Hope is a clear thoroughfare;

Don't tire, mount higher, believe as you seek,

The clouds are below when you stand on the peak;

Your trouble's not real, it's a mere yellow streak.

The fight with yourself is the worst you must face;

While you feel like the deuce you can't pass for an ace—

Try a smile for a while, and get hold of your pluck;

Start to count on yourself and expect less of luck.

—Herbert Kaufman.

A Page of Smiles.

An old wife, much troubled by her husband's drinking habits, decided to play the "ghost" upon him one dark night while he was on his way home from the tavern. The conspirator rose in a white sheet from behind the hedge. "Wae are ye?" cried the husband. "I'm Auld Nick," was the reply. "Gie's a shake o' yer hand, then," exclaimed the tipsy man. "I'm married tae a sister o' yours. She'll be waitin' for us up at the hoose, an' nae doot mak' ye welcome."

A young girl once asked Mark Twain if he liked books for Christmas gifts. "Well that depends," drawled the great humorist. "If a book has a leather cover, it is really valuable as a razor strop. If it is a brief, concise work, such as the French write, it is useful to put under the short leg of a wobbly table. An old-fashioned book with a clasp can't be beat as a missile to hurl at a dog; and a large book, like a geography, is as good as a piece of tin to nail over a broken pane of glass."

On a large estate in the Highlands of Scotland it was the custom for a piper to play in front of the house every morning except Sunday in order to awaken the occupants. One Sunday morning, however, having more to drink than was good for him the night before, he commenced to play as usual in front of the house. On hearing the noise his master, who was very angry, opened his bed-room window and asked the piper if he knew the Fourth Commandment. The piper replied—"No, sir, but if you'll—hic—whistle it, I'll—hic—try it."

An American was being shown over an old church in Scotland, beneath which hundreds of people were interred. "A great many people sleep beneath this roof," said the guide, with a wave of his hand. "Is that so?" exclaimed the American. "Same way over in our country. Why don't you get a more interesting preacher."

A patronizing young lord was seated opposite the late James McNeill Whistler at dinner one evening. During a lull in the conversation he adjusted his monocle and leaned forward toward the artist.

"Aw, y' know, Mr. Whistler," he drawled, "I passed your house this mawning."

"Thank you," said Whistler quietly. "Thank you very much."

Cook (leaving)—"I should like to ask you for a written character." "Why, what am I to write, you idle, good-for-nothing girl? You surely don't expect me to say you gave satisfaction?" "Cook—" "You need do nothing of the kind. Just say that I stayed with you three months; that will be the best character you could give me?"

A clergyman who knew all the parishioners in his village parish intimately, met an Irishman one morning and said to him, "Mike, what's all this nonsense about a quarrel between you and Jerry Quinn? Everbody in the place knows that you put up your fists to one another and had to be dragged apart. For shame, 'Mike!" "Now, sir, don't be lecturin' me! Jerry Quinn's the man you're after. Do you know what he said to me? No? Well, ye know I had a big sign made for my stable, and I had the man paint in that fine pair of mules I bought a year back, and me sittin' on the back of one of them. So when Jerry Quinn came along I says to him, 'Jerry, that's not a bad picture of me, is it?' And what d'ye think the spalpeen says, sir? He says, 'It's a good likeness,' he says. 'I'd know it anywhere,' he says. 'But who's that on your back?'"

Early in the season a man applied at a farmhouse for board, but the farmer slowly shook his head. "I'd be glad to keep you," he said, "but city people are too hard to please."

"I'm not at all exacting," the applicant replied. "You will find no difficulty in pleasing me."

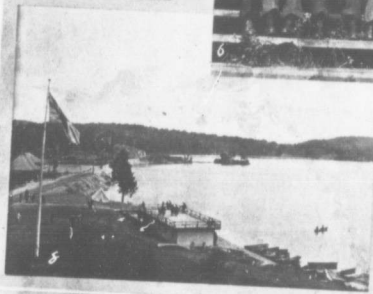
"That's what the last man who come along here said, but it wasn't so. Fact is, nothing pleased him. First he complained about sleeping in a bed with a hired man, and when we give him a bed to himself next to the roof with four of the children he was still dissatisfied."

"Then he didn't like to use the towel we all used, and wanted a wash basin in his room. Nothing suited him at all. I don't know whether you would be so hard to please or not."

"Well," the city man said, "perhaps I'd better not chance it."

The First Boy (sent to bed to await chastisement for bad behavior)—Here's father coming upstairs. I'm going to pretend I'm asleep.

The Second Boy (in case similar to first, but wiser)—I'm not; I'm going to get up and put something on.



AGENCY OUTING.

1. Having for diversion a tilt over politics with the Toronto party before departure.
2. Just a game of croquet. Mr. Wright is afraid of this shot.
3. Shooting big game with the camera.
4. Mr. Cope arranging for one of his scientific plays, Mr. McKergow (with gray hat) is an interested spectator.
5. The grounds and residence of the Park Superintendent.
6. Some of the "Old Guard."
7. Three Michigan heroes.
8. View from tents looking down the lake.

Sun Life Assurance Company of Canada

The Results for 1910

Assurances Issued during 1910

Assurances issued and paid for in cash during 1910.....**\$23,512,377.81**
 Increase over 1909.....2,003,104.65

Income

Cash Income from Premiums, Interest, Rents, etc. (exclusive of \$75,000 received for increased capital, and \$60,000 premium thereon).....**9,575,453.94**
 Increase over 1909.....1,797,321.89

Assets

Assets as at 31st December, 1910.....**38,164,790.37**
 Increase over 1909.....5,359,793.60

Surplus

Surplus distributed to policyholders entitled to participate in 1910.....**377,792.34**
 Applied to place Annuity Reserves on basis of British Offices Select Annuity Tables.....**210,850.28**
 Added to Surplus during 1910.....**643,903.01**
 Surplus earned in 1910.....**\$1,232,545.63**

Total Surplus 31st December, 1910, over all liabilities and capital according to the Company's Standard, viz., for assurances, the Hm. Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest.....**\$3,952,437.54**
 Surplus, Dominion Government Standard.....**5,319,921.18**

Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1910.....**3,023,462.56**
 Payments to policyholders since organization.....**26,266,630.01**

Business in Force

Life Assurances in force 31st December, 1910.....**143,549,276.00**

The Company's Growth

YEAR	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 95,461.95	\$ 1,064,350.00
1880	141,402.81	473,632.93	3,897,139.11
1890	889,078.87	2,473,514.19	16,759,355.92
1900	2,789,226.52	10,486,891.17	57,980,634.68
1910	9,575,453.94	38,164,790.37	143,549,276.00