SUNSHINE

Vol. XVII. Nos. 8 & 9

MONTREAL

Aug. & Sept., 1912



VACATION DAYS, -THE FISHING POOL

SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, Editor.



SUN LIFE ASSURANCE COMPANY

OF CANADA.

DIRECTORS:

R. MACAULAY, President.

S. H. EWING, Vice-President.

W. M. Birks,
Hod. Raoul Dandurand.
Geo. E. Drummond.
J. R. Dougall.
H. Warren K. Hale.
H. S. Holt.
Charles R. Hosmer.
Abner Kingman.
T. B. Macaulay.
John McKergow.

T. B. MACAULAY, F. I. A., F. A. S., MANAGING DIRECTOR AND SECRETARY. GEO. WILKINS, M.D., M.R.C.S. ENG.,

CHIEF MEDICAL OFFICER.

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

E. A. MACNUTT,

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

67	25		1151		1	911	1
	4 11 18	5 12 19	First Quar. 188 6 13 20	7 14 21	1 8 15 22	2 9 16 23	3 10 17 24
(3)	25	26	27	28	29	30	31

Vacation Days.

It is all but a universal custom nowaday to take a week or a month off from business, and, forgetting its fitful fever, leave the city for the lakeside, the rivershore, the mountain-slope, or the sea-beach.

"They rested there, escaped awhile From cares that wear the life away, To eat the lotus of the Nile And drink the poppies of Cathay."

Many a pessimist would fain persuade us that this is a materialistic age—that men are so absorbed in the accumulation of wealth that religion is neglected and idealism forgotten.

SUNSHINE takes the liberty of differing from the pessimist—naturally.

e

g

m

lin

ex

This age, in our opinion, is not exceptionally gross or materialistic. Preceding ages seem to have been less so, because only the utterances of their best thinkers remain.

In spite of the keen pursuit of wealth which characterizes our modern age the study of nature was never more popular. Literature dealing with birds and flowers and other natural objects was never so rich, and the common people at no time flocked in such numbers to riverside, mountain and sea.

As far as the religious element is concerned, let us not fear, "mankind is incurably religious," and it is not more than a step from the love of Nature to the love of God—perhaps not one.

"For the invisible things of Him from the creation of the world are clearly

seen being understood by the things that are made even his eternal power and Godhead."

But Sunshine will continue to smile on the pessimist, whether he be philosopher, poet or theologian-believing that the pessimist is necessarily a poor philosopher, an ill-instructed theologian or an uninspired poet.

DE 3/17 10

10

17

31

raday

busi-

leave

h.

y,

uade

-that

ation

and

ffer-

C.X-

SO,

best

alth

the

lar.

vers

so

ime

ide,

011-

in-

ore

to

0111

rlv

In the old days, and not so long ago, most people worked the year round and did not know the luxury of a holiday. They had not heard the phrase "a week-They worked six days and "attended meeting" on the sevenththen back to work again, and year after year the round was repeated-"they scarcely ventured half a mile from home."

Things have improved: we live in a brighter time. To-day, the means of travel being so perfect, so rapid and so inexpensive, it is a rare exception where one cannot once a year get a glimpse at least of "the restful mountains or the restless sea," the mountains "that on their kingly brows at morn and eve set crowns of fire."

Or, if the mountains are inaccessible, the sea-shore may not be, and we may gaze upon

"The prismy hues in their spray showers Where the green buds of waves burst into white froth-flowers."

Nature calls us by a thousand voices, but the most compelling are those of mountain and ocean.

Who can look up to the mountain unmoved? Surely none in whose breast lingers an atom of love of the sublime!

> "So shall my soul receive Haply the secret of your calm and strength."

Who can stand upon the sea-shore and look out upon the unresting illimitable expanse without a thrill of eager aspiration? while

"In lines out-stretching far and wide The white-maned billows sweep to land."

We live in the best days the world has seen. The average comfort and wellbeing of mankind, at least on this continent, was never so high. Middle class people enjoy privileges that only the favored few knew in older days-while the laboring men enjoy pleasures accessible only to the well-to-do in days gone by. There is, we believe, at least one

In the so-called "good old times" our fathers and mothers did not enjoy to any great extent the privilege of life assurance. The result was that they were eager to accumulate enough in hard cash or real estate to guarantee their children against privation in the event of their death, and they denied themselves almost every pleasure until the end was attained.

outstanding reason.

A life assurance policy very much mitigates anxiety regarding the needs of the family, and makes possible a measure of enjoyment for parents that they could not reasonably have had without it.

The insurance policy has thus made a vacation a possibility to thousands who, lacking it, could not reasonably have enjoyed a relaxation that is the right of every worker.

Needless to say we do not for one moment justify the selfish theory that a policy of insurance in good standing is all a wage-earner should seek for his SUNSHINE would say to all policyholders: First, do not indulge in superfluous pleasures merely because your life is insured; second, be sure your premium is paid-not borrowed; and third, do not borrow on a policy to liquidate vacation expenses.

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



VACATION DAYS .- A THREE RATER.

The Two Banks.

He is a wise man who has a bank account, but he is an unwise man who makes that an excuse for not taking life assurance. The two propositions are entirely different. The bank account only stands for the cash actually deposited, plus whatever interest may accrue on it, whereas the life assurance policy does all that the bank does in the way of interest, by way of added profits, and this besides :- It credits immediately to the estate in the event of death the full face of the policy, be it for \$1,000 or \$100,000. The difference between the two is so great that they never should clash.

The head of the family is actually the bank of the family, and should he "go under" the members are in distress. We recently saw in a contemporary the argument put this way, which we consider convincing:

"What will happen when the bank breaks? I don't mean that particular bank in which your money is deposited now, for it is probably safe and sound. But actually you are the bank from which all the money you have is drawn. What you earn, what you spend, what you save, are all sight drafts on your own producing ability. It is as steady a drain upon your mental and physical sources as the cheques which you sign against your deposit account. The latter has you behind it; behind you there is nothing. If you were to go to your bank to morrow and find it closed, your money all gone perhaps, it would not break you. You have health and strength and courage left.

"But when you break, what will happen to those who are dependent upon you? They will be up against the barred door, and the sign 'In the hands of a receiver' as far as you are concerned. Unless you have banked on the future, their income stops short.

" When you take out a life assurance policy you make the biggest bank deposit you ever made in your life at one time. Did you ever put ten thousandtwenty thousand-dollars through the receiving teller's wicket and say, 'Put that to the credit of my account?' No? Well the minute you sign this application and pay the first instalment on your new bank account, you have actually provided that whole sum-readywaiting for service against the one big call that is coming to you sometime-the one on which you will never get any extension of time. That's banking in a new sense and banking with common sense and foresight."

Saving What You Haven't.

The New York Life Bulletin discusses



VACATION DAYS .- THE SUMMER HOME.



VACATION DAYS .- Now, all Look Pleasant.

sider

bank cular sited und. from awn. what

dy a sical sign atter re is your

not agth will pon cred of a

ned. nre, nce deone

the Put No? ca-on tu-

he exa on

ses

in a recent issue the different ways of saving, as suggested by the Boston Globe, and says:

"The Boston Globe, a paper that takes a lively interest in life assurance, in its edition of June 2, prints an interesting discussion of the different ways of saving for old age by four of its prominent citizens. In an article on real estate mortgages, Mr. Frederick Chamberlin, lawyer and economist, divides the honors in the following language: 'The best way to save what a man HAC is probably through real estate mortgages; the best way to save what a man HASN'T is undoubtedly through life assurance.'

"The trouble with real estate mortgages is that very few comparatively have the money in hand with which to purchase. The buying of mortgages requires capital, and that is usually obtainable only after long years of saving and investment, if ever at all."

So Mr. Chamberlin has the following to say of life assurance as a means of old age protection. We commend it to everybody:

"To save what you haven't yet got, buy an endowment policy in a big company. Then you will save because you will have to—and that will take care of your old age."

Mr. John A. Doyle, business man, writes under the caption, "Advice for Rich and Poor," and touches on the subject of old age life assurance in these words:

"For instance, if you have the price, you can plant a good-sized bit of the root of all evil in the assurance field, and it will yield large returns. You can't lose, live or die, and your old age is provided for in advance. That is probably the best plan, for it is a good investment as well as saving."

The value of life assurance thus publicly recognized by prominent and successful men should interest ALL who look forward to the sunset of life with more or less trepidation—and who of us does not?

Rapid Delivery?

The best laid plans of the most up-to-date post offices "gang aft agley," but the record in tardy delivery of a missive belongs to the Turkish Post Office. The time taken was seventy-three years, the distance being from Mount Athos to Corfu. In July, 1834, the Archimandrite of a convent wrote to a lady in the island announcing the departure of a begging mission. The letter was delivered to the lady's grandson in November, 1907.

We are Wonderfully Made.

An average man of 150 lbs. contains the constituents found in 1,200 eggs. There is enough gas in him to fill a gasometer of 3,649 cubic feet. He contains enough iron to make four tenpenny nails. His fat would make seventy-five candles and a good-sized cake of soap. His phosphate contents would make 8,064 boxes matches. There is enough hydrogen in him in combination to fill a balloon and carry him above the clouds. The remaining constituents of a man would yield, if utilized, six teaspoonfuls of salt, a bowl of sugar, and ten gallons of water.

m

to

ed

for

BI

an

mı

bra

the

the

ha

beg

and

we

aut

Wilkie Collins' Masterpiece.

After Wilkie Collins' "Woman in White" had been written, and the time was come to begin its serial publication, a title had not yet been found. A story could not be published without a title, but neither the author nor his friends could hit upon one that seemed suitable. Dickens had been appealed to, and had failed; so had Forster, who was prolific in good titles. Collins was in despair.



VACATION DAYS .- WHERE THE SPECKLED TROUT ABOUNDS

The day was approaching when the story must begin. So one day the novelist took himself off to Broadstairs, determined not to return until a title had been found. He walked for hours along the cliff between Kingsgate and what is called Bleak House; he smoked a case of cigars, and all to no purpose. Then, vexed and much worn out by the racking of his brains, he threw himself on the grass as the sun went down. He was lying facing the North Foreland Lighthouse, and, half in bitter jest, half unconsciously, he began to apostrophize it thus:

who with

but ssive The the to drite land ging the

ggs. Il a coniny

ap. ake

igh

ll a

ds.

nan

uls

ons

in

me

n,

ry

le,

le.

ad

fic

"You are ugly and stiff and awkward, and you know you are—as stiff and as weird as my white woman—white woman —woman in white—the title, by Jove!"

A title had been hit upon, and the author went back to London delighted.

Why We Are Righthanded.

One of the professors of a well-known college has figured it out that if you are left-handed it is a sign that your ancestors were not good fighters.

"Most persons are right-handed," says he. "Only one in every twenty is lefthanded. Why are people right-handed? They may have been born that way, it is true; but why?

"Away back in the beginning the chief occupation of man was figthing. In battle he carried a shield in one hand and a weapon in the other. It was not much work to carry the shield, but the quick action required by the hand and arm which did the fighting soon developed that arm. It also developed the nerves and the half of the brain that governed the right side of the body. Those who



VACATION DAYS .- PROVISIONS FOR THE TRIP,

shielded their left side, thus protecting the heart—were the ones who usually came out victorious. Down through the ages this selection continued, the right hand gradually becoming more proficient.''

A Humorist's Confession.

In Tit-Bits we found the following amusing item:

"I would like," said Mr. Graves, "to tell you a story of my early days, because it illustrates the manner in which actors may amass fortunes on the road. Many summers ago, with two other uncaptured criminals, I tried my hand at 'busking.' We bought lavender-colored flannels and mysterious masks and hied ourselves to a popular watering-place in the Isle of Wight—that is to say, a watering-place which is popular in the

season, but, as events turned out, we arrived on the scene precisely two months before the season started.

"Anyhow, after endeavoring to boom our show with the aid of the local printer and a few bibulous boatmen, we opened on Saturday night on the pier, because we thought it would be pay-night. The curtain was rung up. The audience consisted of a hospital nurse in charge of an invalid chair with an old lady in it.

"Shades of 'House full' at Drury Lane and elsewhere! Visions of fivepound notes—and legacies! We put the tenor on at once; I recited; our pianist played a sonata with feeling, whereupon I went round to 'the audience' with the plate.

She coughed violently, adjusted her ear-trumpet, told the nurse to give us twopence, and gurgled out: 'Please, Mr. Musician, could you play 'Ta-ra-ra Boom-de-ay?''

"The rain came down in sheets. We closed the how, after assisting the audience out in her bath-chair. I put the twopence in my waistcoat pocket and buttoned up my coat, lest the crowd should repent of her lavish generosity—and London saw us next day."

Another Scott

He was a sturdy Scotsman, with no education and no vestige of a shred of humour. He stood before the new city hall, gazing up at the simple legend over the portal. Then he turned to his wife, "Annie," he said, "d'ye see hoo the Scots will be ever cappin' them a'! I dinna ken who this man McMix may be, but his name above the door yonder makes my heart leap with pride." A passer-by, happening to overhear the worthy laborer's remarks, could not refrain from smiling. The building bore the date MCMIX.

boom rinter bened cause The ience ge of it. rury five-t the unist upon

t, we

her us ase, a-ra
We the

the put and wd

no of ity er ie, he I e,

er A ie e-



VACATION DAYS .- IN LOTUS LAND.



VACATION DAYS .- GOLF LINKS AT MANOIR RICHBLIEU, MURRAY BAY.



VACATION DAYS .- SHOOTING THE RAPIDS.

Both Related.

A young man entered a hotel in Aberdeen with a dog, and attracted a good deal of friendly interest from an Irishman, who inquired what kind of a dog it was. The owner looked the questioner insolently up and down, and then replied with a drawl—"It is a cross between an ape and an Irishman." "Faith, thin, we're both related to it," was the ready retort.

Both Doing Well.

A New Hampshire farmer of the old type had two grown-up sons. One is a preacher of the gospel, while the other is a liquor dealer. A New Yorker, in company with several other friends, was talking at the old man's home about his family. At last one of the company present asked the old man what his sons

did for a living. The old man replied, "One is serving the lord, and the other the devil, and both are doing well."

Not Ostriches.

Ralph Adams Cram, author-architect, was talking about a wealthy amateur painter.

"A lady," he said, "paused before his latest picture at one of his studio teas and cried enthusiastically:

"'Oh, perfect! Mr. Smear, these ostriches are simply superb. You should never paint anything but birds,"

Smear winced.

" 'Those are not ostriches, madame; they are angels,' he said hurriedly."

Mark Twain as a Golfer.

Reminiscences of Mark Twain are still being related. Although he did not golf



VACATION DAYS .- FIVE O'CLOCK TEA.

himself he consented to walk over the course once while the Senator played. The Senator was a bit of a duffer. Teeing off he sent clouds of earth flying. Then, to hide his confusion, he remarked to his guest: "What do you think of our links here, Mr. Clemens?" "Best I ever tasted," said Mark Twain, as he wiped the dirt from his lips.

Rapid Transit.

"Morning, sir. Yes, sir? Hair cut, sir? Shave, sir?" sang out the obsequious barber. "Shave, please," said the gentleman, seating himself in the chair. "And I'm in rather a hurry." "Quite so, sir," went on the assistant, lathering the customer's face. "I pride myself on my quick methods, sir," Then he brought his razor into operation. A few lightning strokes and first blood was drawn. "Sorry, sir," apologized the man, scrap-

ing away and making gashes here and there, till the operation was at last concluded. "Want anything on your face, sir?" "Well," said the customer, ruefully surveying himself in the glass, "I'd be obliged if you'd leave my nose!"

Juvenile Mathematics.

The infant has been at it again.

"Dad," he asked, "does it cost much to keep a lion?"

"It does," my son.

"A wolf would make; a good meal for a lion, wouldn't it, Dad?"

" Yes."

"And a fox would be enough for the wolf, wouldn't it, Dad?"

" I suppose so. Go on and play."

"A fox would be satisfied with a hawk and a sparrow would satisfy a hawk, eh, Dad?"

"H'm! If you don't go away-

"And the spider would make a meal for a sparrow?"

"Yes, yes! Now___"

"Wait a minute, Dad. Now we're coming

eplied. other

hitect, nateur before

io teas these should

dame ;

e still t golf



VACATION DAYS .- IN THE SURF.

to it. A spider would be satisfied with a fly, wouldn't it?"

"Ye-es, my son."

"And a drop of molasses would be enough for a fly, wouldn't it?"

"Well, supposing it would?"

"Yes; that's just it, Dad. Now, what I want you to tell me is this : Could a man keep a lion for more than a year with a quart of molasses?"

And then the sound of a falling slipper awoke the echoes of the stilly night. -Brooklyn Eagle.

Returns the Most Liberal of Any.

SARNIA, Ont., March 5th, 1912. JOHN A. TORY, Esq.,

Supervisor, Sun Life of Canada,

Toronto, Ont.

Dear Sir,-I beg to acknowledge receipt of cheque in full payment of matured policy No. 15934, for which I thank you.

If at any time I can assist you by putting in a word for the Sun Life of Canada I shall be glad to do so. I consider the returns on my policy the most liberal of any that has yet come under my observation and it is the third upon my own life. Sincerely yours,

M. A. SANDERS.

Worth all you Claimed it to be.

CUTHBERT, Ga., March 21st, 1912. SUN LIFE ASSURANCE CO. OF CANADA,

Atlanta, Ga.

Dear Sirs,-I am well pleased with the cash dividend of \$61.80 just received on my policy : furthermore I don't know of any people who write one to compare with it. I consider my policy worth all you claimed it to be.

Yours very truly,

W. A. G. WARD.

An Excellent Return.

UNIVERSITY OF TORONTO, TORONTO, March 29th, 1912.

J. A. TORY, Esq.,

Supervisor, Sun Life Assur, Co. of Canada, Toronto.

Dear Sir,-I have received your notification of the dividend upon the policy of \$5,000 which I the dividend upon the policy of \$5,000 which I took out two years ago in the Sun Life Assurance Company of Canada through Mr. R. J. Stuart. The option offered by the Company of either a bonus addition of \$55.00 to the policy or a cash reduction of \$39.05 in the premium for next year. i.e., from \$287.25 to \$248.20, means in itself an excellent return, viewed merely as interest on investment. Allow yieless of the policy viewed merely as interest on investment. Allow me to assure you of my great satisfaction in having assured in this way in the Sun Life of Canada.

Yours very truly,

G. H. NEEDLER.

Pans Out Much Better Than Expected.

3 Awoi-cho, Tokio, 3rd June, 1912.

W. D. CAMERON, Esq.,

Sun Life Assurance Company of Canada, Yokohama.

Policy No. 22568.

Dear Sir,-I beg to acknowledge, with thanks, the receipt of your letter of the 1st instant covering cheque on the Yokohama Specie Bank for yen 3,052.82 (the equivalent of \$1,511.15 at exchange 49½) which I have just paid into the Mitsu-Bishi Bank.

I may mention, en passant, that the profits on the Sun Life of Canada policies pan out much better than I expected.

Yours faithfully,

WM. H. STONE.

M

se

Co

ad

at

too

SUC

First to Make Settlement.

DETROIT, Mich., June 27th, 1912. Mr. J. F. CRUSOE.

Manager, Sun Life Assur. Co. of Canada, Detroit, Mich.

Dear Sir,-I beg to acknowledge receipt of your cheque in payment of the assurance on my deceased husband's life. I wish also to thank



VACATION DAYS .- LANDING HIM.

you and the Company for your promptness in settling this claim. Of all the assurance carried in the different companies on my husband's life, your Company was the first to make settle-

Again thanking you for your promptness, I remain.

Yours very truly,

MARY E. KESSLER.

Very Much Pleased with Results.

34 GRAND VIEW AVE.,

WOLLASTON, Mass., April 8th, 1912. Mr. H. B. WHITE,

Brockville, Ont.

Dear Mr. White.-I thank you for your promptness in remitting to me the cheque representing the proceeds from a twenty-five year endowment policy in the Sun Life Assurance Company of Canada.

I am very much pleased with the results, as in addition to this I had previously received profits at the end of every five years, so I cannot speak too highly of the Sun Life of Canada.

Again thanking you and wishing you every Success.

Sincerely yours,

EMILY WELFORD.

Agreeably Surprised.

1023 NELSON ST., VANCOUVER, B.C. JNO. H. POFF, Esq.,

Manager, Sun Life Assurance Co. of Canada, Vancouver, B C.

Dear Sir,-I was most agreeably surprised on receiving the division of profits which has been allotted under policy No. 64104. This has far exceeded my expectations, and if at any time I can drop a word in the Company's favor I will most gladly do so.

With best wishes for continued prosperity, I remain, Yours faithfully,

R. J. GEDDIS.

A Good Settlement.

DRUMMONDVII.LE, Que., 12th June, 1912. Mr. T. J. PARKES,

Sun Life of Canada, Sherbrooke.

Re policy No. 65,003. Dear Sir, -Thanks for your cheque in settlement of above 15-year endowment policy.

This is a good settlement; all my money back with good interest; my assurance free for 15 years and courteous and prompt attention. Yours faithfully,

D. HEBERT.

1912.

he cash policy; der, my

ARD.

1912.

anada. vhich I Assur-. R. J. mpany to the in the 7.25 to

return, Allow ion in Life of

LER. cted. 912.

anada,

hanks, nstant Bank to the

fits on much NE.

912.

nada, ipt of n my

hank



VACATION DAYS .- PREPARING DINNER IN CAMP.

Millionaire Hermits.

We are all interested in the eccentricities of men. We give below a record of some millionaire hermits from Tid-Bits;

"The 'vanity of riches' has never been more strikingly demonstrated than by the story of G. E. Dering, who died some time ago at Lockley Hall, Welwyn.

"For the greater part of half a century this lord of many acres and of a quarter of a million of money had been content to lead the life of a hermit in his magnificent home, surrounded by a thousand acres of park land. His valuable pictures—by Holbein, Fra Bartolomeo and other masters—have stood for a generation strcked three deep, with their faces turned to the walls. A generation of dust had settled undisturbed on Dresden vases, gold and enamelled clocks, statuary and costly furniture.

"Georgeous carriages, rich with heraldic painting, lay rotting in his coach house; his front door was overgrown with ivy as high as the stone shield of arms that adorned it. Not even a lamb was allowed to bleat within the hearing of the lord of this desolate mansion. And even the high road was diverted, that no sound of traffic should vex his ears. Thus, amid dust, decay and desolation, lived and died the owner of £25,000 a year, shunning the world and scorning his wealth.

hi

ho

th

lo

ho

tw

tig

lan

am

life

in :

gen

of 1

sple

ente

kept

and

deatl

life,

by fir

decid

vanit

"And so it has always been, and always will be. One man squanders his gold, another hoards or despises it. It is but a few years since one of our wealthiest baronets—a man with a rent-roll of £30,000 a year—died in a miserable attic near Waterloo Bridge. His sordid room was papered with illustrations from the weekly papers; he never crossed its threshold except for an occasional solitary ramble by night; no one was ever allowed to enter his dreary sanctum, his meals being left for him outside the door, and his long days were spent looking through his attic window on the moving panorama of the Thames.

"While Sir Henry Delves Broughton was sitting at his attic window a man infinitely richer was walking the streets of St. Petersburg in the guise of a beggar, pocketing the alms of charitable passers by and gleefully carrying back his spoil to his miserable two storied cottage in one of the city's slums.

"This was the only 'palace' of the multi-



millionaire Colodovnikoff, where he lived among his decrepit sticks of furniture with an old housekeeper. Here he would sit shivering through the cold winter days, too miserly to allow himself a fire or even to brighten the dark house with the light of a solitary candle. For twenty years he was known to wear only one suit, a 'thing of shreds and patches,' scarcely a vestige of the original cloth remaining. And yet this sordid living hermit was one of the greatest landowners and railway magnates in all Russia, a man who left behind him a hundred million rubles. Far wealthier than many kings, he led a life from which most peasants would have shrunk.

dust.

wner

and

will

ards

ie of

-roll

near

ered

; he

cca-

was

his

and

his

was

her

the

his

in

"A few years ago there was no wealthier man in all Paris than Mons. Colasson, who for a generation had lived as a pauper in two rooms of his magnificent palace in the Rue Galilee. During all this period he never once left his splendid prison, and no one was ever allowed to enter it except his one faithful attendant, who kept him supplied with his daily food of bread and eggs. As in Mr. Dering's case, it was the death of a father that consigned him to his hermit life, so with M. Colasson it was the tragic death by fire of a loved nephew and heir, in 1874, that decided him to forsake the world and all its

"Within a few weeks of the death of Mons. Colasson there died in an attic in a Berlin slum one Herr Schwarz, who was known and pitied by his neighbours as the poorest of the poor. He sallied out daily into the fashionable quarters, dressed in rags and carrying a sack in which he collected crusts.

"He lived alone and died alone, a mere bag of bones, surrounded by riches, for in his room were found (80,000-in gold coins, stored in scores of jars and bottles, and in bank notes, with which his pillow and mattresses were stuffed,"

COATICOOKE, Que., 4 juin, 1912.

M. THOS. J. PARKES.

Gérant, Sun Life Assurance Co. of Canada, Sherbrooke,

Monsieur,—J'accuse réception du chèque de \$1,260,10 que vous m'avez adressé ce matin.

C'est le fruit d'une police d'assurance à 20 ans dans votre excellente compagnie. Je vous remercie. Je vous félicite de la diligence que vous avez apporter à faire ce beau paiement. Je souhaite que nos jeunes suivent mon example et prennent dans la Sun Life chacun une police à

Je demeure, Monsieur, Votre tout dévoué.

F. N. SÉGUIN, Curé.

Sun Life Assurance of Canada

The Results for 1911

Assurances Issued during 1911	
Assurance issued and paid for in cash during 1911 Increase over 1910	\$26,436,781.19 2,924,403.38
Income	
Cash Income from Premiums. Interest, Rents, etc., in 1911, Increase over 1910	10,557,335.52 981,881.58
Assets	
Assets as at 31st December, 1911.	43,900,885.98 5,736,095.61
Surplus	
Surplus distributed to policyholders entitled to participate in 1911	479,126.83 764,636.19
Surplus earned in 1911	\$1,243,763.02
Total Surplus 31st December, 1911, over all liabilities and capital according to the Company's Standard, viz., for assurances, the Om. (5) Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest	\$4,717,073.73
Payments to Policyholders	
Death Claims, Matured Endowments, Profits, etc., during 1911 Payments to policyholders since organization	3,403,641.36 29,670,271.37
Business in Force	
Life Assurances in force 31st December, 1911	64,572,073.00 21,022,797.00

The Company's Growth

YEAR	INCOME	Assets	LIFE ASSURANCES IN FORCE	
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00	
1891	920,174.57	2,885,571.44	19,436,961.00	
1901	3,095,666.07	11,773,032.07	62,400,931.00	
1911	10,557,335.52	43,900,885.98	164,572,073,00	