

VIEWS OF EDINBURGH.

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SUNSHINE

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HEAD OFFICE AND BUILDINGS

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"Church and State."

Students of history are familiar with the age-long struggle between the above mentioned institutions. However, a better day has dawned and therefore we have no intention of giving a résumé of that bitter strife. These two mighty civilizing factors have been brought to see that they must recognize and emphasize the things which they possess in common, if they are to do their work in the world. A very significant sign of the times is that the representatives of each institution are vying with one another in paying tribute to that great system of organized philanthropy which we call life assurance.

Upon a recent occasion the Right Hon. Winstoa Churchill, whose name needs no introduction, made the following reference to it. "If I had my way, I would write the word 'insure' over the door of every cottage, and upon the blotting book of ever public man, because I am convinced that for sacrifices which are inconceivably small, families can be secured against catastrophies, which otherwise would smash them up forever. It is our duty to arrest the ghastly waste not merely of human happiness, but of national health and strength which follows when, through the death of the breadwinner, the frail boat in which the fortunes of the family are embarked, founders, and the women and children are left to struggle helplessly on the dark waters of a friendless world."

None the less enthusiastic was the tribute paid it by that well-known prelate, the most Reverend Archbishop Ireland, of St. Paul. These are his words. "I cannot understand why there would be a single individual with any responsibility whatsoever, who has family, relatives or friends, who has not an assurance upon his life. I hold as benefactors of humanity and society those who do go around using eloquence, poetry and persuasion and everything else, and win them to go out and assure their lives. I have very little regard for any man who leaves this world without having been able to leave

behind him a life assurance policy, so that those dependent upon him are provided for; so that any debts he himself may have are paid, and, if he has not much of an estate, so that he himself may be buried in decency and honour."

Hardly a week passes without something coming under our eyes to show the value which men of outstanding prominence place upon life assurance.

Life Assurance Still Necessary.

"Annual income, £20; annual expenditure, £19 19s. 6d.; result, happiness. Annual income, £20; annual expenditure, £20 0s. 6d.; result, misery," said Mr. Micawber.

In these days when the national balance sheet is being so critically examined, the importance of life assurance—the greatest social factor of modern times—is bound to be emphasized.

If 100 average men, 30 years of age, were locked in a room, and were going to draw lots for one to be killed before the end of the year, and they had an opportunity of taking out assurance policies before that drawing, would they do it or would they say, "Let my wife and children take the chance?" The actual facts are that such a drawing as this takes place every year! for practically one man out of every 100 at 30 years of age dies within the year. Farther there is another drawing next year taking one of the 99 left, and the next year again takes one of the 98 remaining, and pretty soon the point is reached where two are drawn each year.

We know that something like 700,000 persons will die during the current year in this country, and in due course the Chancellor of the Exchequer will collect estate duty on the capital value of the possessions of these people, and that capital value will be about 350 millions sterling. It will be found, however, that out of these 700,000 persons only 84,000 leave anything behind them worthy of attention of the tax collectors, and that 616,000 were practically penniless when they died. Few people realize that in the majority of cases their bodily strength and brain power are the only property which the people of this country possess. If health fails only a few hours, weeks, or at best a few months separate them from actual want. Under these conditions surely every man so situated ought to protect himself against the contingency of losing the whole of his capital at one fell swoop. Health assurance and life assurance are not luxu-

ries, but necessities when a wage-earner is dependent upon his own exertions for his daily bread. Practically every life has a money value, and the system of assurance alone can perpetuate and preserve that value.

The man who does not carry life assurance is really encroaching upon his capital, and not living within his income. Anyhow, the fact that no less than 616,000 persons out of 700,000 have no assets worthy of the attention of the Chancellor of the Exchequer shows what a large proportion of people escape the clutches of the assurance agent at the present time.

It is a very rare exception to find a man fully insured. We believe the assurable lives in this city are only covered to the extent of £73 each. Yet 80 per cent. of the men approached for life assurance, and in actual need of the protection, will offer any excuse to escape the persuasive arguments of the interviewer. It is being proved on every hand that everybody really wants life assurance, and just as badly as they want a doctor when they are ill. They are trying to doctor themselves!

They know they need life assurance, but they try to avoid getting it, striving to make enough money in their business to provide a home and keep a surplus in addition. Seventy-five per cent. of the people try to do this, and they fail, or they die in the meantime.

By life assurance alone can a man perpetuate the capital value of his life during the early part of his business career.

The importance of life assurance to the State is recognised by the government to the extent of exempting from income tax what a man pays for this purpose, provided the premiums do not exceed one-sixth of his income, whilst taxing the man who does not carry life assurance on his entire income.—*The Policy-holder.*

A policy on your life will lighten your burdens; will help clear the mortgage from your home; will help your children to secure a better education; will provide a competence for your declining years; will keep worry about your family's future from your mind; will help you save money steadily, systematically and profitably.

Bought a home, have you? Mortgaged, is it? Just a little addition to your interest will assure your life, *guaranteeing* the means to meet the mortgage, *if you die or if you live.*

Life insurance produces the best effect only when taken in sufficient quantities.

THE ANTIQUITIES OF EDINBURGH

IT is impossible within the limits of a short article, to describe even in the most cursory way, the charm of the antiquities of the Northern Capital. The books that have been written on this subject,—technical and popular—run into many hundreds, and would furnish a small library. All that can be done is to supply some notes which may provide the reader with the "atmosphere" that will enable him best to appreciate the city.

Any city whose history stretches back through more than fifteen centuries, requires a good deal of explanation. With Edinburgh the case is complicated by its having been the capital of a small and very poor country, which for many centuries was constantly at war with its wealthier, more powerful, and more populous neighbour, England. That fact has written itself deeply into the history of Edinburgh, and is expressed nowhere more strikingly than in its domestic architecture. Scotland might have had many models after which to fashion her capital, had she chosen to take her models from the gracious, urbane, and beautiful domestic architecture of England. But a Scotsman's best reason for doing anything in a particular way, has always been that someone else wanted him to do it some other way. So Scotland would learn nothing of England, and consequently in old Edinburgh you have a city whose inspiration is Franco-Flemish. That is your first clue to understanding the place.

Now, in the notes which follow, the writer supposes that a stranger from England, preferably from London, accustomed to the comfortable, spacious, and opulent architecture of that city, is paying his first visit to Edinburgh, somewhere about 1771—the date of Sir Walter Scott's birth—at which time the city was still "old Edinburgh."

The Middle Ages died very hard in Edinburgh. In 1771 it was pretty much what it had been in 1671 or for that matter, in 1471. It was still in effect, a city of one street; the "Royal Mile" which stretches from the Castle to Holyrood, with its numerous "Closes" running down from the main thoroughfare on either side.

Such a street! The busiest, dirtiest, noisiest, narrowest, most crowded, most picturesque, and most interesting street in Europe. For into its narrow compass—like mites in a cheese—were packed nearly 100,000 human beings. Peers and Peereses, Lords and Ladies, Senators of the Courts of Justice and the wretched waifs of society on whom they passed sentence. Clergymen in their gowns and Lawyers in theirs, Burgers and Knights of the Shire, tradesmen and artisans, taverners and pickpockets. "Caddies" flying—or crawling—on errands, water carriers groaning under the weight of their dripping barrels, barbers carrying the implements of their craft with them, ladies in Sedan-chairs, gentlemen on horseback, gentle and simple, rich, poor and penniless, people of culture and people of none; and a crowd of children,—like the stars of heaven for multitude, or as the sand of the seashore, innumerable;—crowded, jostled, rubbed elbows, and pressed each other into the nameless gutter that ran beside the pavements of the "Royal Mile."

Princes street in the imperial Edinburgh of to-day, makes a brave show on a sunny day in June. Fleet street and Cheapside have something to say for themselves on any day. Broadway is reported to carry a fair crowd, at most hours of the day or night. But for sheer human interest, for a packed weltering mass of humanity, for diversity ranging through the entire gamut of social possibilities—the world had never seen anything like the High street of Edinburgh. It was unique in Europe.

Long narrow gardens—fragments of which may still be seen in one or two cases—stretched behind the houses on the High Street, but as space became more valuable, they had to be utilized. Accordingly tenements were built over the gardens, and access to these was provided by means of a narrow paved alley running at right angles to the main thoroughfare. These two sentences give you the origin of a "Close." Naturally, the accommodation in these houses was even more cramped than in those on the High Street.

Our stranger's first morning walk through the city must have been an experience to be remembered. He had left the dainty, urbane, rational looking London; here he was in the midst of great fortresses of houses springing up storey after storey, the stories overlapping each other till the sky line was almost blotted out, while overhead there was a narrow strip of the pitiless blue sky of the north. The dark narrow Closes, at once inviting by their mystery and repelling by their cold abysmal horror. The sky line broken up by eccentric gables and turrets; the house fronts pleasantly varied by picturesque turnpike stairs, by carved lintels over the doorways, by carved stringcourses round windows of every conceivable variety, decayed or broken pilasters, projecting galleries, empty niches which had once held statues of the Saints, the Virgin, or the sad Christ. Nowhere else in the islands was there such a sight.

A city of contrast. Rich and poor mixing together, with the same Lord providing for them all,—providing for them in many cases in this grim city, under the same roof—even on the same stair landing. Piety and ribaldy rubbing shoulders, in this one street where they were forced to walk abreast; and with the same contrast expressing itself in imperishable record, even on the carved lintels. "The Lord is my only support," says one pious old Burgher. His neighbour, quoting a familiar distich of Horace, thinks a girl's dark eyes and a bottle of wine, will make a very fair substitute. Another of earlier date quotes in Latin a fragment of a prayer of the old Roman Church. "Have mercy upon me Oh God! from sin, dishonour, indebtedness, and sudden death, deliver me." Another carves the confession of his faith over his front door windows. "I take the Lord Jesus Christ as my only all sufficient portion to content me." While yet another blossoms out into a rhymed philosophy worthy of Martin Tupper. "Gif ye did as ye should, ye might live as ye would." The pathetic hope of our race for immortality, now expressed in the sobbing, gasping ejaculations of the Old Church; now in the calm triumphant words of Scripture, finds frequent expression. Noblemen have carved their escutcheons, loving husbands their own initials and those of their wives over the entrances of their houses. Guilds and Corporations display carved trophies of their trade emblems. Virgil, Ovid, Horace, Terence, Lucian, Persius,—all are laid under tribute; the Latin on these old stones showing how deeply Scotland had drunk of that old heathen philosophy. But always Horace as first favorite, with his witty, mischievous, and yet as a rule courteous passion for women's glorious beauty—and a beaker of wine to drown his sorrows in!

As you walk slowly up this ancient street, you discover that the city is for the citizens. Wherever public buildings have been demanded by the city's growth, these have had to be hustled out into the causeway. Thus on reaching the Tron Church, you find the city guard house, straddling half way across the street. It was perhaps the ugliest excrescence on the city's causeway. Its ungainly utility was

its only excuse. And if this old place of petty durance had had a tongue, it might have told many a tale both grave and gay. It is said that at odd times even a Senator of the Court of Session, or a "douce" and responsible family lawyer, homeward bound from the "Crochallans" found a night's repose here, and awoke in consternation in the morning to find what strange bed fellows misfortune had sent him.

And now we have reached old Saint Giles, and the Luckenbooths. This was much the most congested part of the city. The houses were piled and heaped together, the closes were narrower and steeper than elsewhere, and packed with a population so dense as to be almost inconceivable. It is no exaggeration to say that each stair in this part of the High Street was a street set up on its end. To make matters worse, a huge pile of masonry, so high that the magnificent open crown of St. Giles Church could hardly be seen over the roof of it, was built right out into the street. The space between the Church and the Luckenbooths was narrow enough in all conscience, but it was still further encroached on by "The Krames," which was the gem of the High Street, and the delight of the children.

This veritable rabbit-warren of little shops, devoted to the sale of sweetmeats, toys, and minor haberdashery, was plastered against the buttresses of the ancient Church and almost entirely blocked the passage between it and the Luckenbooths. It was a dream out of the "Arabian Nights," a feast of unreason and absurdity. The building which you rear o' nights when you have partaken of toasted cheese and crab pie, is architectural purity and sobriety compared with the Krames. It was a child's paradise, where it could be made happy by being given a penny to spend, and could wear out the hours of the livelong day in spending it.

Rubbing shoulders with the Church of St. Giles stood the Tolbooth. It, too, stood out in the middle of the street and occupied half its width. Closely adjoining the Tolbooth stood—stands still—the Old Parliament House. This was naturally the quarter frequented by the lawyers. Advocates Close, Writer's Close, and Parliament Close, were their headquarters. I find in the first edition of the "Edinburgh Directory," published within a few years of the time we are now dealing with, out of about 500 members of the legal profession whose names appear there, nearly 400 lived in these three closes. That means nearly 400 families; perhaps that one fact will enable you to realize the huddlement of Edinburgh. Of course Scott knew these closes as he knew his clothes; and, as you know, his novels are peopled by the characters he met in them and in Parliament House. To anyone who stood at mid-day on the pavement opposite St. Giles, and watched the pageant of city life surging through the confined space which it had to condense its mass into—with a tumult and noise like that of a mountain torrent chafing its way through a rocky gorge—and watched the closes swallowing up and disgorging streams of men, women and children, it must have been clear how difficult the detection of crime was in the old city; and such a one would also sympathize with the terror with which an Edinburgh mob was regarded by those responsible for the maintenance of law and order. Many a lost cause after being hunted or hooped off the opener highways of the world, crept into these narrow closes to find shelter and to recrudescence in sporadic outbursts of activity long after everyone thought they had been finally disposed of. In this way Jacobitism lingered on in Edinburgh as a last refuge. Most of the citizens then alive had seen the glories of a Court revived in Holyrood during Prince Charlie's brief occupancy of the city; and the memory of the fascinating and unfortunate scion of the Stuarts lingered about the city like the odour of musk in the folds of an old Court dress. Many of the

citizens, too, had been personally involved in the affair of the '45 or were harbouring friends who were so involved. They were nominally secured by indemnity against any consequences of their partisanship with the Stuarts, long before this; but still the Government kept a sleepless watch, for the Edinburgh wynds and closes offered unmatched opportunities for the nursing of plots, cabals and conspiracies, and could swallow up all trace of the conspirators like the maw of a volcano.

But our imagined stranger came to town for pleasure; and as evening is approaching I shall carry him off to the Assembly Rooms. There are two Assembly Rooms in the city; the one most in vogue is in Bell's Wynd, the more exclusive one is in Buccleuch Place. It was in Bell's Wynd rooms that Burns met his Clarinda. Here, also, he met the fair unknown who inspired his exquisite song, "Mary Morrison." You dare hardly venture down Bell's Wynd to-day, even by daylight. The constable from whom you ask your directions will probably warn you that it is the chosen haunt of the most dangerous characters of the city. Does Clarinda ever revisit the glimpses of the moon in the ancient rooms in this thieves alley? Does Mary Morrison ever trip a minute there o' nights? If to have inspired some of the most impassioned lyrics in the language, in the breast of one of the greatest poets of our race, gives to any mortal a perpetual mortgage on their meeting place—then surely these two women hold Bell's Wynd for all time in fee simple!

Were women ever so superbly complimented, so gracefully praised, so passionately, and, in all honesty I must add so simultaneously adored?

"Yestreen when to the tremblin' string,
The dance gaed through the lighted ha',
To thee my fancy took its wing,
I sat, but neither heard or saw;
Tho' this was fair and that was brow,
And you the toast of ' the town,
I sighed and said among them a'
'Ye arena' Mary Morrison!'"

I should like to have the opportunity of canvassing the opinion of the first ten pretty women you could introduce me to, as to whether they would rather have inspired these lines in the breast of Burns, or founded the Empire of Elizabeth. I have a fair idea of what their answer would be. For the Empire of Elizabeth will pass some day, as all human things pass; but Mary Morrison, and what she stands for, will last—

"Till the sun grows cold, and the stars are old,
And the leaves of the Judgment Book unfold."

Leaving the classic region of Bell's Wynd, I take my London stranger to the select and exclusive region of Buccleuch Place, where in finer and more spacious rooms, the—pardon the word, but there is no other which quite expresses the idea which lies waiting for expression—"genteel" denizens of George Square, Bristo, Brown Square, and Nicolson Square, conduct a rival set of Assemblies, which completely eclipses the gaieties of Bell's Wynd.

Here gentility reigns supreme, and conducts herself with a frosty propriety which I can hardly describe to you without laughing. It seems to me that the dance in Buccleuch Place must have suffered from an excess of discipline. There was just a suspicion of want of spontaneity. No couple could dance unless each partner were provided with a ticket bearing identical double numbers describing their precise place in the precise dance. If there were no ticket, the lady or gentleman was dealt with as an intruder, and turned out of the dance. Woe to the poor girl whose ticket numbered 3.8 was found dancing with a partner whose ticket bore the mystic symbols 6.4. I don't know how they managed the supper room and conservatory; those places which, in my dancing days, had a weird fascination. Was it held to be illegal flirting if 7.5 fanned 6.3 under a palm; or if 4.2

offered 3.10 an ice? How does the arrangement strike you? The real gentleman of that day presented his partner with an orange at the end of each dance. And how does that arrangement strike you?

Other times, other manners. They were more formal in those days, more punctilious as to etiquette, but I cannot see that they were any better than we are. Two vices were very common then and fortunately much rarer now: drunkenness and profanity. The former of these was quite usual among men of the highest social order, and was indulged in even when they were about to rejoin the ladies in the drawing room; the latter was the usual garnish to polite conversation. Lord Braxfield—a Senator of the Court of Session, apologized to a lady whom he had anathematised for bad play at cards, by explaining that for the moment he mistook her for his wife!

Music was well cared for in the old city. The concerts were held in St. Cecilia's Hall in the Cowgate, where the arch of the south bridge frowns down to-day on that reputable thoroughfare. No doubt the audiences were small, for the city was small and so was the hall, which, however, was said to be the most perfect auditorium in Europe. The concerts were also said to be among the best in Europe. I have seen lists of the music regularly played there, and it was, as a rule, of a very classical and exacting nature, demanding a high standard of musical education on the part both of performers and audience.

The concert over, there was invariably an adjournment of the directors, conductor, and principal performers, to Fortune's Tavern, a popular place of resort which had established itself in the Earl of Eglinton's mansion in the old Stamp Office Close.

Up and down the pavements of the "Royal Mile" went this strange pageant of human life; pathos and passion, mirth and frivolity, learning and ignorance, vice and purity cheek by jowl.

—Till in due time, one by one,
Some with deeds that came to nothing, some with
deeds as well undone,
Death stepped tacitly and took them where they
never see the sun."

It has all passed away, that picturesque old time, which one cannot unquestioningly admire, or very much regret the passing of, and much of the old city has gone along with it. Fire has swept away entire districts of it, so that nowadays the very localities are uncertain. Several of the huge overhanging tenements collapsed from sheer old age, burying their unfortunate tenants in their ruins. City improvements, and the demand for air, sunlight, and space, have necessitated the demolition of other districts. The work of improvement has not always been carried on wisely; but no city can live on its past in these days of bustle and hurry. The only wonder is, that in spite of vandalism, the effect of what remains of the old city—standing, as it does, very much like a museum of curiosities in the heart of the city of to-day—is so harmonious. The citizen of that day could not possibly recognize modern Edinburgh—with its wide boulevards, beautiful garden spaces, splendid public buildings, and general air of opulent refinement and dignity—as illustrated in several of the accompanying views, as the city he knew and had lived in. But the two cities blend into each other, with not a hint of incongruity or discord.

To the great historic cities of the world it is given to charm, each in its own way. Rome throws its spell over us by its world long tradition, by the heaped centuries which cover up the Forum and the Appian Way. London's spell is that of immensity, undreamt of wealth, cosmopolitan interest, and still more of a vast friendly human comfort, to which one hurries back as to home. While Edinburgh appeals to everyone who has any romance in his nature, like

the crashing whirlwind of chords which ushers in the close of some mighty overture.

What is of much more importance is, that the Sun Life Assurance Co. of Canada has now established a firm footing among the financial institutions of the city; and in premises within a stone throw of St. Andrew Square, the centre of its financial and insurance business, is yearly attracting an increasing number of the citizens as clients of the Company. The staff of the Company—to quote the words of an old form of advertisement which about 50 years ago was the almost invariable form of business announcement—"Hope by strict attention to business, combined with moderate charges, to merit a continuance of public patronage."

JOHN A. ROSS.

"By all Means Carry Life Assurance."

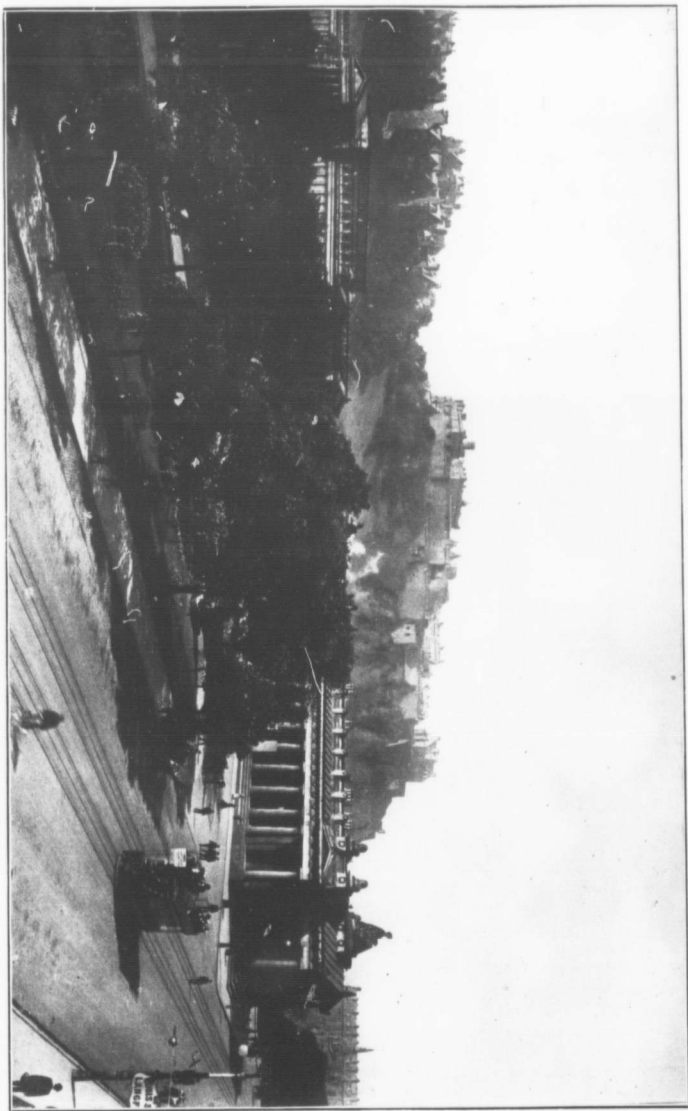
A conversation which I had with a fairly well-known Vancouver man a few days ago, says the editor of *Sunset*, has caused me to wonder if there are many taking the same view of life assurance that he takes. He stated in effect the following: "I have a wife and two children, and a home in Kitsilano worth about \$7,000, all clear. I have an interest in a good paying business, and other investments that would net my widow about \$2,500 a year. I consider that my family is comfortably assured. Why should I carry assurance?"

On the surface it seems that he could get along without it, does it not? Well, how many times have we seen the estates of just such men—and men of far greater wealth—settled up and for some reason or another the estate had dwindled to almost nothing, or perhaps the widow saved the furniture only. I know a man in the State of Washington who, a few years ago, was worth \$500,000 at a conservative estimate. His investments were considered entirely safe. Among other things was \$100,000 fully paid stock in a national bank which he was holding especially as a matter of protection for his wife and daughter. The crash came. He lost first one thing, then another. Then the bank failed and he lost the \$100,000 in stock, and was, according to the law, obliged to put up a similar amount for the creditors of the bank. The carefully planned protection for his family was gone. His home was gone. He stored his furniture and went east. While away the warehouse burned and destroyed the furniture—and it was not insured.

Is it necessary to point out the moral?

Old age can be better borne when it is supported by the fruits of an endowment policy of life assurance.

The men who appreciate life assurance are those who have it, and those who cannot get it.



EDINBURGH—ART GALLERIES AND CASTLE FROM PRINCES STREET.

Nine Hundred Thousand Widows Dependent on Charity.

If the uninsured men of the country would spend a few minutes of their time familiarizing themselves with the following figures and facts, given by E. J. Clark, president of the National Association of Life Underwriters, in a lecture before the University of Cincinnati, the amount of assurance in force would be materially increased by the time the annual statements are issued at the end of the year. We quote from President Clark, in part, as follows:

"Remember, gentlemen, that, next to the work of the minister, the life assurance agent deals with the most serious and important question in all the world, namely death, endeavouring so far as it lies within his power to alleviate poverty and distress which usually following in consequence, with all that poverty means in its effect on disease, vice, illiteracy and even crime. Let us consider for a few moments the question of providence which exists on the part of our American men and the absolute demand, in consequence, for billions of additional life assurance. Eighty-five men out of every one hundred, at death, leave no income providing estate. This average is shown conclusively by the following statistics: From January 1, 1901, to December 31, 1905, out of 27,011 registered adult deaths, according to the records of the Surrogate Courts of the United States, 23,051, or 85.3 per cent. of the deceased left no estate. Thirty-five per cent. of all widows were left in absolute want and 90 per cent. of the widows lacked the common comforts of life.

"There are approximately 3,100,000 widows in the United States, 1,000,000 of whom are sixty-five years of age. Of this latter number, 900,000 are now dependent on the generosity of relatives, charity, or the State. In addition to this appalling situation, think of the millions of fatherless and orphan children, whose intellectual, moral and physical natures have been dwarfed through poverty, in consequence of the death of a father who neglected, through procrastination, indifference or ignorance (they all amount to the same thing) to make provision for them against his death. Perchance he was a daily contributor toward the \$1,750,000,000 spent during the year in the United States for alcoholic drinks, or toward the \$520,000,000 per annum spent in this country for tobacco, or he may have even been the purchaser of an automobile, yet could not afford to protect his dependent, helpless wife and children with life assurance.

"Only three men out of a hundred, at death,

leave an estate of \$10,000 or over, and, as a further evidence of this universal and nation-wide improvidence, there are 5,000,000 women in the United States compelled to work for a livelihood."

Sun Life of Canada.

The 43rd annual report says that the operations of the Company have been characterized by prosperity and progress to an even more marked degree than in former years. The new assurances totalled £7,046,079, an increase of £700,000. The assurances in force amount to £41,581,643, an advance of £4,033,886. The current policies number 127,261.

The income from premiums, interest, etc., was nearly three million pounds, an increase of more than £360,000 over that of the previous year. The interest earned was equivalent to 6.51 per cent. on the mean invested assets. Payments to policyholders amounted to £1,023,812.

The assets have been increased by over \$1,300,000. The total on December 31st being \$11,414,738. The cash profits distributed to policyholders amounted to £145,156. The net surplus over all liabilities and capital stock, now stands at £1,182,120. In arriving at this figure the Company uses a basis of computation much more stringent than the law requires. Notwithstanding this, and despite the great shrinkage in market value of securities the world over, after paying to policyholders as profits the large sum mentioned above, £86,693 was added to the undistributed surplus. The total receipts by the Company for premiums, since its incorporation, have been £19,317,664. The sums returned in death claims, matured endowments, profits, and other payments to policyholders, together with the assets now held for their benefit, amount to £19,543,486. In the items of new assurances, total assurance in force, gain in total assurances, income, increase in income, assets, increase in assets, and net surplus, the figures of this report constitute a record for Canadian companies. Not merely does this Company occupy the position of unquestioned primacy in the Dominion, but omitting offices transacting industrial business, its volume of new assurance is, we believe, much in excess of that of any other life company in the British Empire.—*Business.*

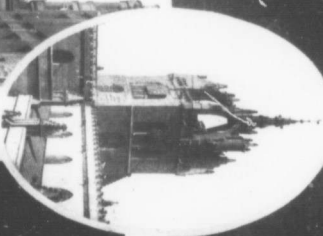
Life assurance offers the one efficient way in which to settle an estate. There are no attorney fees or costs to eat up part of the principal.

After all what a man does with his money is to invest it, and there is no better way to invest it than in life assurance.—*Sir Wifrid Laurier.*



THE MOUND AND CALTON HILL, FROM THE CASTLE.

BANK OF SCOTLAND.

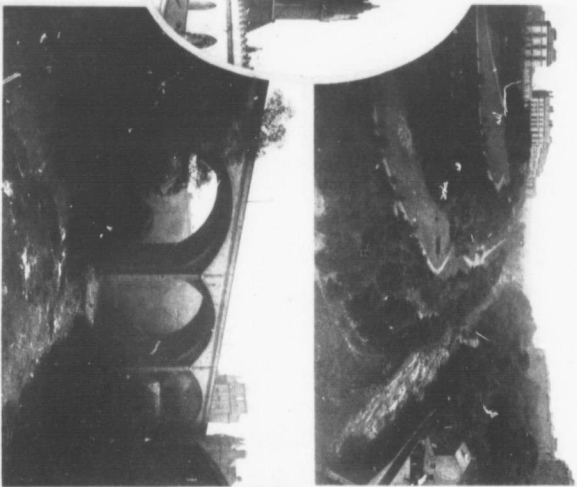


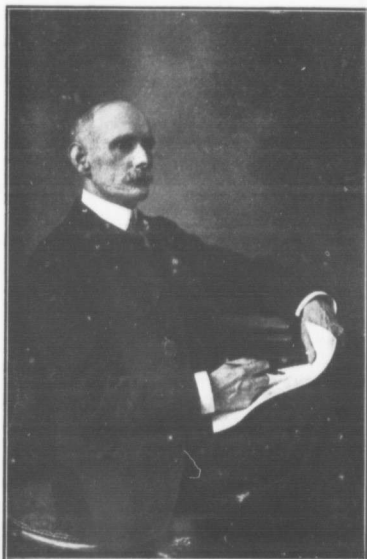
EDINBURGH.

THE TOWER OF ST. GILES CATHEDRAL.

DEAN GARDENS AND WATER OF LEITH, FROM DEAN BRIDGE.

DEAN BRIDGE, FROM WATERS OF LEITH VALLEY.





Very sincerely yours
 John H. Ross

DISTRICT MANAGER, EDINBURGH.

Schoolboy "Howlers."

Some schoolboy "howlers" are printed in a recent issue of the "University Correspondent." The following are typical examples of various kinds:

The chief provisions of the Great Charter were Universal Suffering, Votes for Women, and Abolition of Property.

After twice committing suicide, Cowper lived till 1800, when he died a natural death.

The Tropic of Cancer is a painful and incurable disease.

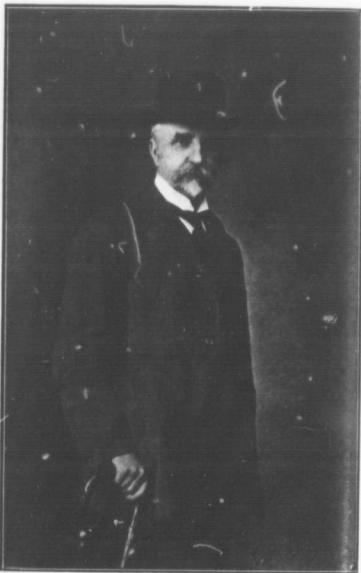
The barons made King John sign Magna Carta.

When Chaucer describes the Prioress as amiable of port he means that she was fond of wine.

When the last French attack at Waterloo proved a failure, Napoleon turned very pale, and rode at full gallop to St. Helena.

When the Wife Objects.

When the wife objects to the assurance of her husband's life the advice of Mr. Henry Moir, in the bulletin of the New York Life, should be read to her. He says: "A woman sometimes objects to her husband taking life assurance, saying something like this: 'I could not bear to accept money for the death of my husband. It would seem like blood-money!' This very foolish idea is rapidly disappearing, and it is seldom now that an agent has to combat it. Taking a policy of life assurance does not change the date when a man will die. If it has any effect in this direction at all it is to lengthen life by comforting an invalid in times of sickness, and giving him a better chance of recovery. Neither the husband nor the wife can tell when the day will come; when it does come the assurance-money is always welcome."



Yours faithfully
 James Abel

(Associated with Mr. Ross in the management of the Edinburgh Office.)

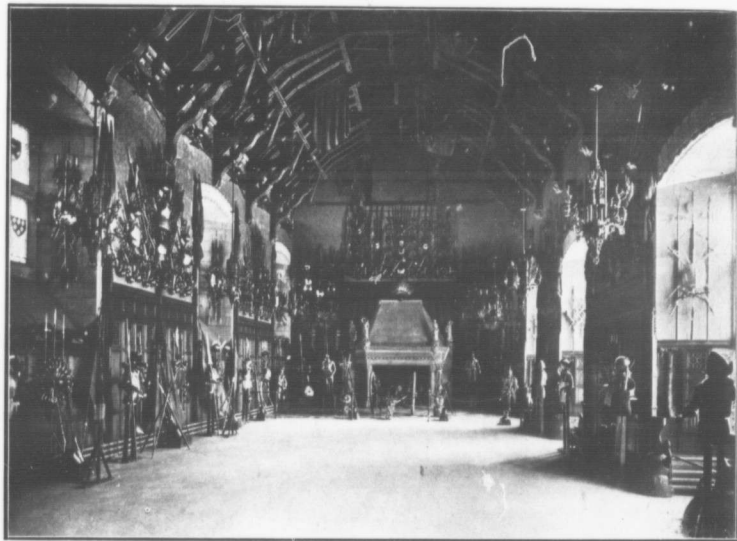


SIR WALTER SCOTT'S MONUMENT FROM PRINCES STREET GARDENS.



ST. ANDREW'S SQUARE.

The centre of the banking and insurance business of the city. Reputed to be one of the wealthiest squares in Europe.



BANQUETING HALL, EDINBURGH CASTLE.

Old Age Pension.

In your heart of hearts you probably believe that you will round out the allotted span of three score years and ten, and that your declining days will be spent in peace, comfort and independence.

But it is one of life's tragedies that old men—and old women too, for that matter—are as a rule unable to end their days in the comfort and independence which earlier in life they desired and expected.

A professor of Columbia University, New York, recently made an investigation into the financial condition of men of advanced ages. He found that of men living at the age of sixty-five only three per cent. are self-supporting. These figures agree with results secured by similar investigations in other parts of the world, so that they may be taken as substantially correct.

So then, out of every hundred men aged sixty-five, ninety-seven are dependent for their means of subsistence, either in whole or in part, upon relatives, friends or public charity.

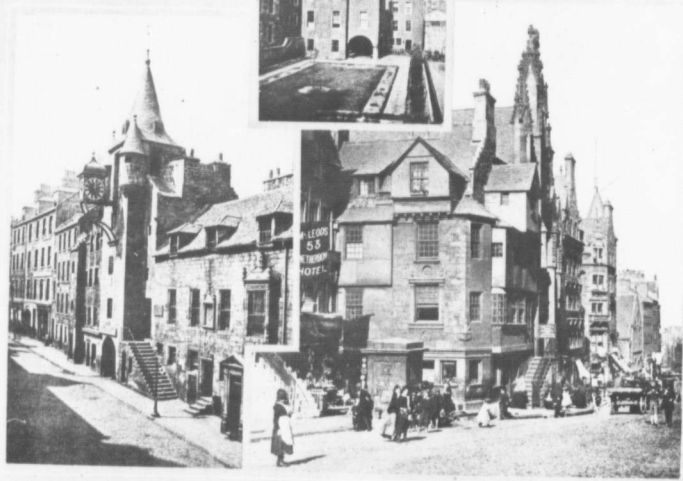
Yet every one of the ninety-seven thought in his younger years that when his productive period was over he would have a snug competence laid by which would carry him in comfort to the end of his days!

During his productive years, say from twenty-five to fifty-five or sixty, the average man has the opportunity to lay up sufficient store to take care of himself when advancing age saps his energies. The main reason why a man fails to make this provision is procrastination, born of thoughtlessness. There are so many present pleasures calling to him to lay out his money, and old age seems so far away, that he keeps putting off and putting off.

Then one day he wakes up to the realization that he is past his prime. Old age has crept stealthily upon him like a thief in the night. His productive power is impaired. Soon it is gone altogether, and he is left dependent, supported in an unsatisfying existence by the bounty, often the grudging bounty of others.

And even those who make honest and apparently adequate provision during the fat years of youth and vigour for the lean years of old age, are liable to find that all their precautions have been in vain. Investments may turn out badly, the savings of a lifetime may be sunk in some financial wreck, and the bleak prospect of indigent and even poverty-stricken old age may open up before the most deserving.

From the above considerations, it is obvious that some method is desirable which will in the



EDINBURGH.

RAMSAY GARDENS, CASTLE HILL.

CHAPEL ROYAL, HOLYROOD PALACE.

LADY CHESSIL'S COURT.

CANONGATE, TOLBOOTH.

JOHN KNOZ'S HOUSE, NETHER BOW.

first place lead a man to lay up during his active life a fund to support him later, and which will in the second place prove safe and certain.

Such a method is the OLD AGE PENSION plan of the SUN LIFE ASSURANCE COMPANY OF CANADA.

By this plan, a man, during his productive years, say from thirty to fifty, lays by a certain sum every year, half year or quarter, which is returned to him in instalments, with substantial interest additions, in later life, when he is no longer fitted or anxious to take part in the toil and moil of business.

The regularity of the payments forms an incentive to saving which would not otherwise exist. Experience has shown that few men really do save. The fact that only three out of a hundred at age sixty-five are self-supporting proves this. On the other hand, the fact that comparatively few fail to meet their payments on life assurance policies is evidence that periodic payments form a really affective aid to systematic and successful saving.

There is another feature of a Sun Life Old Age Pension that must be noted. Men seldom find themselves able to build up a sufficiently large amount of investments to enable them to live on the interest. After their working days are over, they cannot live in comfortable independence unless they draw on capital. This might be all right if a man could tell exactly how long he was going to live. He could then apportion his capital so as to last him to the end. But he does not know how long he may last, and if he draws on capital he may exhaust it before the end comes and thus leave himself absolutely penniless in his oldest and most feeble age.

With the Old Age Pension it is different. A return is assured which is much larger than can be obtained from any reasonably safe investment. The Company estimates its payments on the supposition that you will live to a certain age, and each payment includes interest and just as much of the principal as will exhaust the capital at the end of the expected period of your life.

But if you live longer, the payments will continue as long as you are on earth to receive them!

Two old Scotch fishermen, having imbibed overmuch, were on their way home, and overcome with a great desire to sleep, accordingly they stretched themselves on the warm beach sands and were soon slumbering heavily. The tide crept in, awakening the one nearest the water as a wavelet dashed a quantity of the salty liquid into his mouth. Half asleep, he started to arise, saying, "It's time we wis awa' oot o' this hoose. They're changin' the drink on us."

For You.

The following extract is from an address by V. L. Price, Vice-President of the National Candy Company, St. Louis, Mo., made recently before the Life Underwriters' Association of St. Louis:

"Every time I look into the face of a life underwriter it reminds me that I am growing older, or my age is about to change or that life is a very uncertain thing. These are not pleasant thoughts, but a stern realization of these unalterable facts brings one to face the question of life assurance as a duty every man owes to someone. It seems to me that in furthering the reason why a man should take out life assurance one has to look only into his home, to the desires of those therein he so loves to satisfy and to the continuance of that satisfaction after he is dead and gone.

"Then also life assurance is an investment and good collateral, both for borrowing money in time of need and establishing character in times of progress.

"The man who carries all the life assurance he can afford stamps himself as a man of earnest thought, deep responsibility and as possessing unselfish motives."

The Loss.

"What will the loss be, if I put off assurance for a year?"

Lose your life possibly.

Dead men are not insurable.

Lose your health possibly.

Sick men are not insurable.

Lose your sense of duty possibly.

Putting off assurance to-day makes it easier to put it off next month, postpone it until next year, and thereafter drop the subject altogether.

But the losses wouldn't stop there.

There's a long list of possibilities.

She might lose a mortgaged home, which assurance ought to protect.

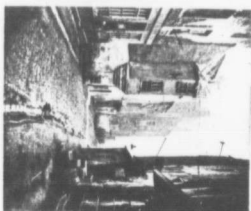
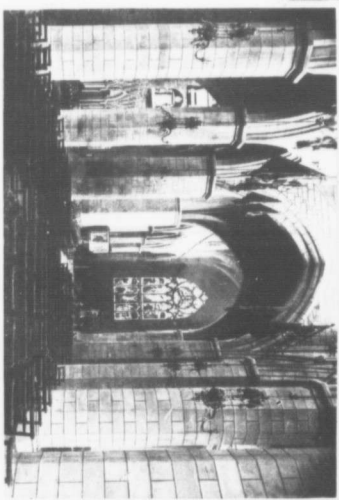
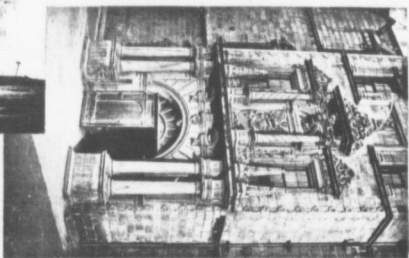
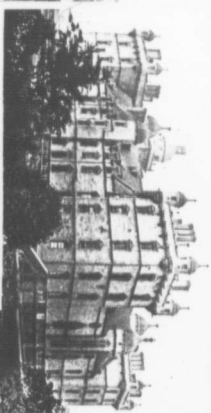
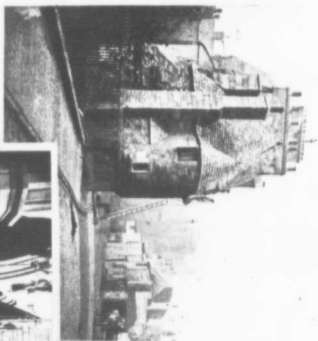
She would lose her living, which depended wholly on your income.

Children would lose care and comfort, because of duty left undone.

She and they would lose—but why continue? That list is endless.

Assure now; prevent losses—your own and theirs—before they begin.—*The Investor's Guide.*

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



QUEEN MARY'S BAY HOUSE.

INTERIOR OF ST. GILES CATHEDRAL.

EDINBURGH.

HERRIOT'S HOSPITAL.

DOORWAY OF GEORGE HERRIOT'S HOSPITAL.
CARDINAL BEATON'S HOUSE.

Assurance.

Assurance is the only way of getting even a partial laugh on Death. It is also a way of making Death earn more for a family than the late lamented ever could. Man has a wholesome fear of Death and is supposed to be weak and helpless in his presence. Yet the ingenuity of man has harnessed Death in many cases and has made it a wage earner for thousands of families.

Death comes stealthily by day or night and bears off victims without consulting any one's inclination in the matter. Death loves to touch a man on the shoulder without warning and say "come on." But while the man goes on his assurance policy stays behind and sticketh closer than a brother or a hundred admiring friends. Many a man has left a hundred relatives in this lugubrious vale and has gone on sad and worried because he fears his widow will not be able to command high wages over the wash tub. But the man who leaves a \$10,000 assurance policy in a cool dry place while he goes on has nothing to worry about but his own future. The assurance policy will get up early in the morning after the funeral and take care of the family with striking success.

Insurance is sold by bland, quiet men who could talk a democrat into voting for high tariff and is frequently bought against the earnest wishes of the purchaser. Paying premiums on a life assurance policy is about the lowest form of entertainment, next to having teeth filled. Many a strong young man has declined to pay out the equivalent of two thousand good cigars each year for a fortune which he would have to die to collect; but later on in life, when he is spavined and rickety and the assurance agents pass hastily by on the other side of the street, he becomes pensive and worried; and still later when every bone has an ache of its own and the grim reaper is honing up his scythe on the other side of the door, he wonders, with some bitterness, how long his life savings of \$72.45 will support the sorrowing widow in affluence. Then he dies and, although he has never taken out a policy, the loss is reported above as "fully covered by assurance."

One of the easiest ways to secure sorrow at one's demise is to become a total loss with no salvage.—George Fitch.

The man who neglected to provide life assurance protection for his family, particularly when it was too late for him to secure the same, must greatly suffer from keen regrets at having so utterly failed to discharge his foremost moral obligation!

Wives Sometimes Oppose Insurance —Widows Never Do.

The life insurance agent is frequently met with the statement, "I will talk it over with my wife."

Strange as it may seem, some wives are opposed to life insurance and advise against it.

A case in point is essentially as follows:—

The agent dropped in on a wagon-builder, who was running his shop largely by personal direction, but had difficulty, even with personal supervision, in keeping abreast of his work.

When canvassed he said he already had \$1,000 on his life, and was not ready to take additional insurance. His attention was called to the fact that his wife could not possibly hope to continue his business against troubles that he himself could hardly cope with, and that outside the business he had practically no estate; that beside the wife there were four children to provide for. He agreed to have a policy issued subject to his approval.

The examination was made and the policy, in due course, issued. When the policy was taken to him he hesitated about accepting it, but finally asked the agent to have a seat and wait for a few minutes while he went to his home, only a short distance from his factory, and asked the wife's advice in the matter.

In a short time he returned, saying: "My wife says, 'Spend the money while you live.'" He argued that if she did not want the insurance he was not going to displease her by taking it.

He could not be swayed from this decision, and the policy was returned to the company for cancellation.

Twelve days after this policy was returned, this man dropped dead from paralysis of the brain. A thing no medical examiner could foretell.

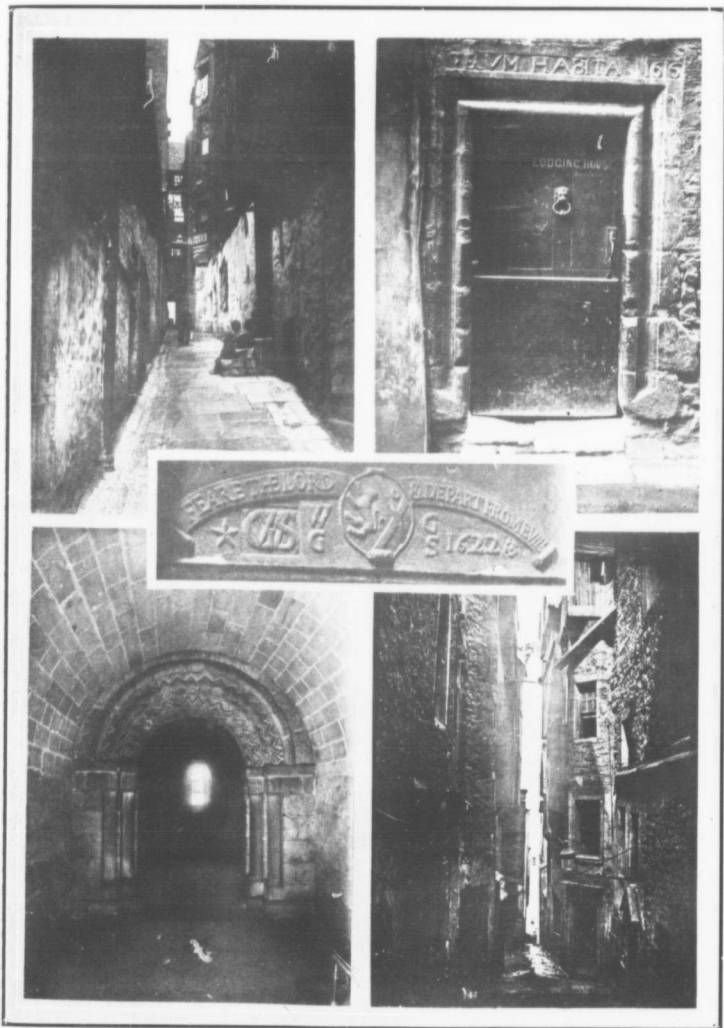
This opens the question: Should not a man use his own business judgment for the protection of his family in case of premature death, just as he does daily to produce an income for them?

Would he allow his wife to change his action in a matter of business that he knew to be the safest and best?

No man should seek to shift responsibility from his own shoulders to his wife's. Let him shoulder his own. And providing support for her in case of death is a responsibility with which no husband should burden his wife.

Too Late.

Hospitals and grave-yards are full of people who intended to take out sufficient assurance protection some time.



LADY STAIR'S CLOSE, LAWNMARKET.

EDINBURGH.

ST. MARGARET'S CHAPEL, EDINBURGH CASTLE.

DOORWAY HOPE HOUSE, COWGATE.

ADVOCATE'S CLOSE.

前黑龍江司法署律師處長秋廣告

諸君者前本處第一科科長韓君子辰於去年八月間曾回江省 永明人壽保

險公司保得壽險光洋四千張付過保費光洋壹百拾五元未及兩月之久忽染急

病身亡當由 敝人 電知 貴公司說明原由即派經理藍阮兩君來江探問確定無

訛當將原保光洋四千張照章如數賠償分毫無扣已由其家屬領去足見該公

司賠款之迅速信用之可靠兼保壽險之利益也恐未週知特此廣告以伸謝悃願

各界諸君欲享利益者盡勿向該公司而一試辦乎

TRANSLATION.

Official notification from the Civil Governor Chu, of Hai-Lying-Kiang, Province of Manchuria.

I beg to inform the public that the chief officer of my department, Mr. Han Tsi Tsung, was insured in the Sun Life Assurance Company of Canada, for Rbs. 4,000, only one half-yearly premium of Rbs. 115.75 was paid. After two months Mr. Han died suddenly,—quite unexpectedly. I informed the Company and their representative Mr. Landow, made an investigation and paid the claim promptly free of all cost.

The family received the amount due, and wish to thank the Company for their promptness.

I recommend highly the Sun Life Assurance Company of Canada, and advise my friends to secure a policy with the Company and enjoy the benefits thereof.

Policy No. 300524, End. 20, R.D. 20. Roubles, 4,000.

Half-yearly premium, Rbs. 115.75,

Date of policy, 23rd July, 1913.

Date of death, October 23rd, 1913.

COCHRAN, Ga., May 15, 1914.

SUN LIFE ASSURANCE CO. OF CANADA,

Atlanta, Ga.

Sirs,—Yours of May 4th enclosing premium receipt and cheque balancing dividend at hand and will say I am very much pleased with the divi-

dend and also with the fair and courteous treatment I have always received from the Sun Life Assurance Co., and whenever the opportunity presents itself I always put in a good word for it.

With the best wishes for the Sun Life Assurance Co. I beg to remain,

R. A. FINNEY.

Box 105 Cochran, Ga.

READING, Pa., January 2, 1914.

J. KAUFMANN, Esq.,

409 Baer Building, Reading, Pa.

Re No. 75089.

Dear Sir,—I beg to acknowledge receipt of dividend certificate showing the declaration of dividend declared on my policy for the reserve divided period of fifteen years, which expired on January 1, 1914. I am more than satisfied with the showing made by the Company. In fact the dividend due is about the same as that estimated by the Company fifteen years ago. This certainly speaks well for the conservative methods of your Company, and it will be a pleasure to me to recommend your Company to any one that I may know that desires to take out assurance.

J. Z. EBY.

GOSFORTH, Newcastle-on-Tyne, May 16, 1914.

J. F. JUNKIN, Esq., London,

General Manager, Sun Life of Canada.

Dear Sir,—I beg to acknowledge receipt of your favour of the 24th instant, enclosing statement of optional settlements, and have pleasure in returning the accompanying form by which you will notice that I have chosen the first option. I take the present opportunity of expressing my entire satisfaction with the liberal options granted under this policy which I must not forget is on the Whole Life Plan with premiums payable during the whole of life.

I have had twenty years assurance for £200 at an annual premium of £5 12s., which is six shillings a year less than the average premium charged by all offices doing business in the United Kingdom at the present day at my age at entry.

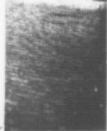
The total premiums paid by me amounted to £112 and the Surrender Value is now £120 4s. equal to about 100 per cent. return, or, I may have a free paid-up policy for £202.

I have had a long experience of assurance business and I know of no other office whose profits on a Whole Life policy is sufficient to cancel all future premiums in twenty years from date at entry, affording a free paid-up policy for the original sum assured for the remainder of life.

There are other options equally good, one of which is worth mentioning. I am offered a cash bonus of £53 9s., this, at my present age, is sufficient to purchase a reversionary bonus of £84 = £2 2s. per cent. per annum on the original sum assured.

I would indeed be hard to please if I were not satisfied with the result of this policy. I have several other policies with the Sun Life of Canada, one of which matures next March, and I have no doubt the result will be equally satisfactory.

J. S.



EDINBURGH.

DOORWAY GORDON HOUSE, CASTLE HILL.

OLD CUSTOM HOUSE, NETHERBOW.

BOWHEAD AND LAWNMARKET.

COLLEGE WYND, EAST SIDE.

MARQUIS OF HUNTLEY'S HOUSE, CANONGATE.

Sun Life Assurance Company of Canada

The Results for 1913

Assets

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

Income

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

Surplus

Surplus distributed to policyholders entitled to participate in 1913	706,424.19
Added to Surplus during 1913	421,904.26

Surplus earned in 1913..... **\$1,128,328.45**

Total surplus 31st December, 1913, over all liabilities and capital..... **\$5,752,986.08**

(According to the Company's Standard, viz., for assurances, the O.M. (6) Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest).

Payments to Policyholders

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

Assurances Issued During 1913

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

Business in Force

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

The Company's Growth

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