SUN LIFE SETS NEW RECORD

Canadian Company With World Wide Organization a Great Credit to This Country. Increase in New Business For Year Greatest on Continent.

The extraordinary expansion of the Sun Life Assurance Company of Canada during the last few years has caused its annual report to be awaited with unusual interest, not only by the policyholders of the Company, but by a large section of the general public.

The annual report which the President has just submitted, and which appears in this issue, must have surpassed the expectations of the most sanguine. The total amount of assurances in force with the Company now approaches the billion and a half figure, $1,487,000,000, an increase for the year of over $231,500,000. The total net income for the year exceeded $100,000,000—five times what it was ten years ago and more than $23,000,000 in excess of the income for the previous year.

Such statistics as are available for 1927 indicate that the aggregate new business of all the companies operating in North America last year barely exceeds the total new business of the previous year. The increase in the new business of the Sun Life of Canada, on the other hand, was twenty-three per cent. Assurances in force on the books of the Company have doubled in four years—new business has trebled in that period.

This wonderful expansion has been paralleled by a great increase in the already proverbial strength and resources of the Company. The assets have been increased by over $56,000,000, and now reach the impressive total of over $400,000,000. The Company's assets approximate the amount of the total assurances in force only eight years ago.

The wisdom of the Company's investment policy is reflected in the fact that it has no arrears in interest or dividend on either its bonds or preferred stocks, while the dividends accruing in its common stocks are greatly in excess of those payable on those stocks at the time of their purchase. The care and foresight exercised in this branch of the business is indicated by an appraisal of company securities, the market value of which has increased by over $19,000,000 during this year.

The surplus earned during the year amounted to over $38,500,000. The Company has followed its conservative policy with respect to this surplus and deducted $5,000,000 from the market value of its securities as a further provision against possible future fluctuations, the total amount set aside for this purpose now standing at $10,000,000. The account to provide for unforeseen contingencies has been increased by $1,500,000 and now amounts to $12,500,000. The sum of $1,000,000 has been written off the Company's properties; an additional $500,000 has been set aside in anticipation of the greater longevity of annuities—the total provision under this head now being $2,000,000. Another $50,000 has been set aside to provide for claims with respect to total disability cases as yet unreported. $11,000,000 has been paid or alloted as profits to policyholders during the year, and over $6,000,000 has been contingently allotted to deferred dividend policies issued prior to 1911 and to five-year distribution policies to provide for profits accrued but not yet payable.

> The strength and solidity of our large insurance companys, banks, etc., is a source of great pride to all Canadians, and it is in the best interests of the country that these institutions remain Canadian in ownership and not pass to foreign control, as have many of our large business enterprises.

After making these liberal deduction and allocations, over $11,000,000 has been added to the undivided surplus, which now stands at more than $45,000,000.

There is good news again for the participating policyholders of the Company in the announcement that the scale of dividends to be paid to policyholders during the year commencing April 1st next will be again increased—this for the eighth successive year. The interest rate on dividends left with the Company will be maintained at 5½ per cent. per annum during the new dividend year.

There were paid to policyholders and beneficiaries, in respect to death claims, matured endowments, etc., during the year over $42,000,000. The Company has paid out since its organization, under this head, over $300,000,000.

It is indicative of the efficiency and morale of the world-wide organization of the Sun Life that the increases in its income are from every department of its business and from every territorial division, namely, Canada; United States; South America and West Indies; Great Britain, South Africa and the Near East; China, Japan, India and the Far East. Such a showing is not alone a tribute to President Macaulay, but a striking proof of the high quality of the personnel of his organization.

The Head Office building in Montreal is to be increased to mammoth proportions, the first unit of the new building being now under construction. This building is designed, when completed, to accommodate 10,000 employees. Almost equally interesting is the action of the Company this year in purchasing one of the most central sites in London, just off Trafalgar Square and adjoining Canada House. Here is being erected what wil be undoubtedly one of the finest office buildings in the world's metropolis and from which the business of the British Isles will be administered.

MR. T. B. MACAULAY
President
Sun Life of Canada

Toilers of the Deep

Quebec Evenement (Cons.): (The Government are taking steps to improve the lot of the fishermen.) We have many fishing colonies on the coasts of the Gulf of St. Lawrence and on the banks of some of its tributaries. The Federal Government are interesting themselves in their grievous lot, and the Government of the Province of Quebec are doing something to make their strenuous calling more profitable. But nothing is so precarious or uncertain as the income of a fisherman. There are years when fish are scarce, and other years when they fetch too small a price. Every winter one hears that, in this or that part of the Gaspe Peninsula, the fishermen are in dire distress.

Ministers and Markets

Regina Leader (Lib.): The proposed appointment of a Canadian Minister to Tokio should, as the Premier points out, not only serve to stimulate trade between Canada and Japan but should also tend to create a better feeling between the two countries. It is a short-sighted and colonial view which takes exception to any of the Ministerial posts which the Government already has created or has in mind.

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ASK FOR
Wheeler & Bain
"Council Standard"
A thick, even, heavy spread of galvanize over every inch of surface. Deep corrugations.
Write us, stating size of barn you want to cover.
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WHEELER & BAIN, LIMITED
Dept. W, 108 George St., Toronto 2.

Nine Months at Sea

The American barkentine E. R. Sterling reached London recently after a remarkable voyage of nine months from Adelaide, Australia. She appeared a disabled veteran of the seas as she was towed up the Thames, three of her six masts carried away by storms, her chief officer dead, killed by falling rigging, and her decks swept clear by the wash of the waves through which she had plowed. But battened down in her hold was 4,000 tons of wheat safe and dry as if it had remained in Australian bins. Despite all that has been said to the contrary, there are still salt-water sailors who are able to save a windjammer and her cargo from Davy Jones's locker.

The Sterling hailed from Seattle and was one of the best known of the old-timers that traded in Pacific waters. She was as sturdy a craft as ever bucked the typhoons of the Oriental coasts and she had rounded the Horn without the disturbing freak of a timber or the loss of a sail. She was just the vessel that an enthusiast would choose for his ideal long, leisurely voyage in the seven seas. If he had taken this particular voyage he would have had his fill of ocean adventures. The more official details as made on the log are to the effect that the Sterling left Adelaide on last April 15, and, reached St. Thomas October 15, and, crossing the Atlantic, arrived at Horta, Azores, on January 10, and two days later started under tow for the end of her trip.

To these bare facts the captain added that from the time he left Adelaide he "faced weather which I had never seen before." Near the Falkland Islands 'we were struck by a squall that carried away the mainmast and mizzenmast; 300 miles west of the Cape Verde Islands we struck another storm, breaking the foremast off short." He left the bridge during this part of the voyage only at short intervals; "for day after day we were battered by mountainous seas."

It is possible that the Sterling may have made a record on this voyage. Sailors, however, are not so desirous of preserving records of slow trips as they are of fast voyages. They have pride in the performance of the Thermopylae, which in 1890 made the run from Java to London, 13,000 miles, in seventy-two days; in the famous American China tea clipper ships, the Natchez, which in 1853 sailed from Canton to New York, 13,955 miles, in seventy-six days, and the N. B. Palmer, which is credited with a run of 14,786 miles from Honolulu to New York in eighty-two days in the summer of 1854. There are so many records of this kind that it is only by digging down deep in sea lore that it is possible to uncover the report that the four-masted schooner Alcides took 204 days sailing from Hongkong to Baltimore.

There are still sailors for wind-jammers, but the captain of the Sterling was confronted with another difficulty. He could not find 120-foot masts to replace those which he lost. And that, too, in England, where once any shipyard could furnish them.

MANY MOTHERS RECOMMEND THEM

Baby's Own Tablets Are Fine for Nervous, Sleepless Children.

From Canada the fame of Baby's Own Tablets is spreading over the world. Mothers recommend them to other mothers and wherever they are tried nothing but words of praise are heard for these pleasant tasting little tablets that promptly relieve the minor ailments of young children.

"Baby's Own Tablets are one of the best remedies for children's ailments I have ever used," says Mrs. Arthur T. Allen, of Auburn, Me. "My little girl was nervous and could not sleep. I tried the Tablets and she was relieved at once. She was also troubled with constipation and nothing seemed to help her. I had used the Tablets but a short time before her bowels were regular. All mothers should keep Baby's Own Tablets in the house for they are a valuable remedy."

Baby's Own Tablets are sold by all druggists or will be mailed on receipt of price, 25 cents per box, by The Dr. Williams' Medicine Co., Brockville, Ont.

THE REVERSE OF THE MEDAL

Chicoutimi Progress du Saguenay (Ind.): (It is denied that the big industrial development of the Lake St. John region has actually brought wealth to the inhabitants.) Doubtless vast and admirable works have been carried out; doubtless immense sums have been spent in the locality; doubtless it would be foolish to pretend that ten thousand is not more than a hundred. But if there is a hundred to share up and only ten people, every one gets ten; but if, on the other hand, there is ten thousand to divide and there are ten thousand people, there is only one apiece.

Woodsmen—Keep Minard's handy.

Story of a Printer's Blunder.

Lieutenant Roger Lumley, M.P., told a good story at the East Hull Musical Union about a printer's blunder. A Dean of Carlisle, who was an ardent admirer of Tennyson, and whose favorite poem was "Crossing the Bar," was buried in the South of England. The account of the funeral, which appeared in a Cumberland journal, stated that at the close of the ceremony the choir sang with exquisite taste the anthem, "Closing the Bar."

HOW DELICATE GIRLS ARE MADE STRONG

Rich, Red Blood Needed to Keep Up Their Vitality.

It should be borne in mind that pale, bloodless girls need plenty of nourishment, plenty of sleep and regular out-of-doors exercise. But a lack of appetite and tired, aching limbs tend to hinder progress. To save the weak, thin-blooded sufferer, she must have new, rich blood, and nothing meets a case of this kind so well as Dr. Williams' Pink Pills. These pills not only enrich and increase the blood supply, they help the appetite and aid digestion, relieve the weary back and limbs, thus bringing new health and strength and transforming anaemic girls and women into cheerful, happy people.

The value of Dr. Williams' Pink Pills in the case of anaemic girls is proved by the case of Miss Lucy Stoddart, Margaretville, N.S., who says: "From the age of 12 to 15, I was in an anaemic condition. I was very thin and nervous, had no appetite and had no desire to take part in the doings of those of my age. My mother got tonic after tonic for me, but they did me very little good. Then Dr. Williams' Pink Pills were recommended and almost from the first they seemed to be just what was needed to restore my strength. After taking the pills for a time I felt an altogether different girl. I got up in the morning feeling bright and active, and ready for work or play. Since then I have always taken a couple of boxes of Dr. Williams' Pink Pills in the spring as a tonic and have thus kept in the best of condition."

Every weak girl should promptly follow the example of Miss Stoddart, feeling sure that the pills will renew her health. You can get the pills from any medicine dealer or by mail at 50 cents a box from The Dr. Williams' Medicine Co., Brockville, Ont.

ON MARRYING YOUNG

Advising cadets at the Royal Military College, Aldershot, England, not to be in a hurry about getting married, a British General, Sir Webb Gillman, condensed his argument into a notable phrase. "If you enter into matrimony," he said, "you will find your freedom of maneuver is cramped." There are married men who will regard this as a perfect example of the rhetorical power of understatement. It will be noticed that the General used no weasel words. He did not say "if you enter into matrimony young," but "if you enter into matrimony." Doubtless cynics will be ready to move to strike out the word "if" and insert in lieu thereof "when," but a sober world should pay no attention to the suggestion.

There can be no debate as to the general truth of this British warrior's major premise; the assailable point in his syllogism lies in the minor premise that it is not good for a young man to find his freedom of maneuver cramped. A good many veterans can be found to testify to their regret that their own was not cramped a few years sooner than actually was the case.

A youth of skill and invention need not despair, even when hymeneal chaplets turn to fetters of steel. It is astonishing what opportunities for maneuvering within the state of matrimony a person of ingenuity can discover. To maintain a reasonably happy home, to keep the bills paid, to get out to lodge now and then, to enjoy a few golfing week-ends without hard feelings in the domestic circle, perhaps to scale the rare peak of bliss which comes of having the Missus cheerful as she pours midnight coffee for the gang when it has dropped in for an evening of penny ante—all of this requires proficiency in the art which even a General might envy. In comparison with those of a maritally disciplined adept, how puny and amateurish are the ordinary bachelor's clumsy maneuverings!

So far as it applies specifically to cadets, Sir Webb's advice is sound. A household dependent for subsistence upon a young army officer's pay will keep the bridegroom, so busy maneuvering to preserve things going from one pay cheque to the next that he will have little opportunity to give much atention to anything else. Even in civilian life with the cost of beef-steaks and ginger ale so high, the couple who start out to build a home on nothing but hope, health and halfpence will find frequent occasion to ponder over the ancient maxim about the proneness of love to depart by the window when poverty stalks in through the door. All of which only means that about the same proportion of men will marry young as always has and, of these, about the same proportion will make a go of matrimony.

Minard's Liniment for asthma.

A taxi-driver provides fresh flowers, cigarettes, a box of matches and an ash-tray in his cab. The latest form of cab-array.

Mining Stocks Now
They are now at low levels, and there are several which show splendid profit possibilities. Write, wire, or phone us for information without obligation.
LYLE, BELL & CO.
Mining Brokers
104 Mail Bldg., Toronto.

ISSUE No. 8—'28

OWL-LAFFS

BY
O. W. L.
(Owl With Laughter)

And this is what we'd like to be;
Good and kind and neighborly.
Big of heart and broad of mind,
Glad with every joy we find,
Friendly as we go our way,
Generous handed day by day,
Keeping though we rise or fall
The love and good esteem of all.

He—"Are you cold?"
She—"'Bout to freeze."
He—"Want my coat?"
She—"If you please."
He—"Want it full?"
She—"Just the sleeves."

"It's been a hard grind," sighed the mechanic as he replaced the valves.

"Daddy, mother is a wicked woman. She burned the Bible this morning."

"Never mind. We can get another Bible, but there was only one record in existence that said your mother was born in 1888."

Kissing, according to scientists, is unknown among the savage tribes. And some day we are going to figure out whether this constitutes an argument against kissing or in favor of it.

Higher Mathematics.
Auto — Autonomy — Autopsy.

The girl in the movie ticket office said that the usher in the theatre is the leading man.

Freedom of the Sea.
Girls, when they went out to swim,
Once dressed like Mother Hubbard;
Now they have a bolder whim:
They dress more like her cupboard.

The best way to outlaw war would be to hang the outlaws who cause it.

The modern idea in fashion, so far as we have been able to observe, seems to show everything but the brains.

The dominating personality doesn't help much, if the other fellow is driving a truck.

Minard's Liniment relieves pain.

A. P. H.
Acadian Pride Homespun
(Registered)
The strongest and best wearing Pants made in Canada. Heavy weight, dark grey mixture.
Manufactured by the St. Croix Woollen Mills, from best wedge Canadian Wool. Kept by the leading Clothiers in the Dominion.
If you cannot procure them from your Dealer, enclose $6.00, with waist and leg measurements, for a sample pair. Postage paid.
CLAYTON & SONS
Halifax, N.S.
A.P.H. Pants Guaranteed Pure Wool

The BABY

Why do so many, many babies of today escape all the little fretful spells and infantile ailments that used to worry mothers through the day, and keep them uphalf the night?

If you don't know the answer, you haven't discovered pure, harmless Castoria. It is sweet to the taste, and sweet in the little stomach. And its gentle influence seems felt all through the tiny system. Not even a distasteful dose of castor oil does so much good.

Fletcher's Castoria is purely vegetable, so you may give it freely, at first sign of colic; or constipation; or diarrhea. Or those many times when you just don't know what is the matter. For real sickness, call the doctor, always. At other times, a few drops of Fletcher's Castoria.

The doctor often tells you to do just that; and always says Fletcher's. Other preparations may be just as pure, just as free from dangerous drugs, but why experiment? Besides, the book on care and feeding of babies that comes with Fletcher's Castoria is worth its weight in gold!

RED ROSE TEA "is good tea"
Red Rose Orange Pekoe is supreme
In clean, bright Aluminum.

A Welshman was crossing a bridge at night when he heard a voice from the river crying "Help! help! I can't swim!" "Neither can I, Thomas," replied the way-farer, "but I don't make a fuss about it, look whatever."

The 16-inch guns mounted on H.M.S. Nelson, our latest battleship, are 67 ft. long and fire shells weighing 2,461 lbs. each.

Minard's Liniment for sick animals.

Keeping the London Zoo costs about £13,000 a year for food alone. An elephant can be fed for about £120 a year.

NURSES WANTED
The Toronto Hospital for Incurables in affiliation with Bellevue and Allied Hospitals, New York City, offers three years' Course of Training to young women, having the requisite education, and desirous of becoming nurses. The Hospital has adopted eight-hour system. The pupils receive uniforms of the School, a month's allowance and traveling expenses to and from New York. For further information write the Superintendent.

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During the spring rush when time is at a premium. Because D-W Fertilizer is double strength, save in bags, freight, teaming, spreading
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Double Work
Because 1 Ton D-W 8-16-8 = 2 Tons 4
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Frostbites
Minard's Liniment for inflammation, cures the bite, soothes and heals.
MINARD'S "KING OF PAIN" LINIMENT

ASTHMA Successfully Relieved
Use Dr. Guild's Green Mountain Asthma Compound. Originated by Dr. J. H. Guild, specialist in respiratory affections. Quickly relieves the distressing torments that cause suffering and loss of sleep. Sizes, $1.50 and 35c. Also charge (box of 24, 60c), at your druggist or sent direct postpaid for price. FREE TRIAL box of cigarettes with authoritative treatise on causes and treatment sent on request.
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AI QUALITY ROCK, LEGHORN, Wyandotte, Red Baby Chicks, $18.00 per 100 and up. Hatching eggs, 38.00 per 100 and up. Pedigreed Cockerels, $5.00 each, and up. 36 Page Illustrated Catalogue Free. L. R. Guild & Sons, Box T, Rockwood, Ont.

BABY CHICKS—WE HATCH FOUR varieties of Baby Chicks. Write for free catalogue. Price 10c and up. A. H. Switzer, Granton, Ont.

Assisted Passages for British Subjects
If you give us their names, your relatives and friends may obtain the low ocean rate of £3, reduced railroad fares, and FREE transportation for children under 17, providing they are placed in farm or domestic employment.
Ask at once for details of the British Nomination Scheme from any of our offices or agents
CANADIAN SERVICE
Cunard and Anchor-Donaldson LINES
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The First Dose Relieves the Cough
And there are 40 doses in a 75-cent bottle! Pleasant to take and instant in action in every kind of Cold, Restless Bronchitis, Croup and Whooping Cough. Prevents "Flu" and Pneumonia. Essentially antiseptic throats. Buy "Buckley's". Sold by all druggists and guaranteed.
W. K. Buckley, Limited, 142 Mutual St., Toronto 2
BUCKLEY'S MIXTURE
Acts like a flash.—a single sip proves it 517

EXPECTANT MOTHERS
Read Mrs. Menard's Letter. Her Experience May Help

Chatham, Ontario. "I want to tell you how much good your medicine has done me. Before my baby came I felt so weak and run-down that I could hardly do my work. My head ached continually and I was so discouraged that I could cry from morning till night. I had another baby just one year and a half old and it gave me a lot to do. So I thought I would try Lydia E. Pinkham's Vegetable Compound, as I had read so much about it in the little books. I found a difference right away as my head was relieved and my tired feelings gone. My sister had been doing my washing and she continued doing it, as she said it might set me back if I started to do it again. It sure did help me and I had taken just two bottles when my baby came. He is a fine big boy, now nearly five months old. I am taking your medicine again and I am able to do my work all by myself now. I always recommend the Vegetable Compound to women, and especially to expectant mothers, as I believe they need help at those times."—Mrs. Oliver Menard, 24 Harvey St., Chatham, Ontario.

Acid Stomach

Excess acid is the common cause of indigestion. It results in pain and sourness about two hours after eating. The quick corrective is an alkali which neutralizes acid. The best corrective is Phillips' Milk of Magnesia. It has remained standard with physicians in the 50 years since its invention.

One spoonful of Phillips' Milk of Magnesia neutralizes instantly many times its volume in acid. It is harmless and tasteless and its action is quick. You will never rely on crude methods, never continue to suffer, when you learn how quickly, how pleasantly this premier method acts. Please let it show you—now.

Be sure to get the genuine Phillips' Milk of Magnesia prescribed by physicians for 50 years in correcting excess acids. Each bottle contains full directions—any drugstore.

DEMAND

BAYER
ASPIRIN
The whole world knows Aspirin as an effective antidote for pain. *But it's just as important to know that there is only one genuine Aspirin.* The name Bayer is on every tablet, and on the box. If the name Bayer is not there, it's genuine; and if it doesn't, it is not! Headaches are compelled by Aspirin. So are colds, and the pain that goes with them, even neuralgia, neuritis, and rheumatism promptly relieved. Get Aspirin—at any drugstore—with proven directions.
Physicians prescribe Aspirin; it does NOT affect the heart
Aspirin is the trade mark (registered in Canada) indicating Bayer Manufacture. While it is well known that Aspirin means Bayer manufacture, to assure the public against imitations, the Tablets will be stamped with their "Bayer Cross" trademark.

PURITY FLOUR
BEST FOR ALL YOUR BAKING — Pies, Cakes, Buns and Bread — DOES ALL YOUR BAKING BEST