

ONE BILLION DOLLARS

PAID OUT IN BENEFITS BY SUN LIFE OF CANADA

SINCE FIRST POLICY WAS ISSUED IN 1871

SECURITY SERVICE

WORLD WIDE

Another Milestone of Achievement

In public service has been passed by the Company during 1936. Of the many significant features of the Annual Report, perhaps the most striking is that during sixty-six years of operation the Sun Life of Canada has paid in benefits to its policyholders and beneficiaries more than One Billion Dollars.

Features of 1936

ASSURANCES IN FORCE—The increase in assurances in force reflects the improvement in general business conditions.

INTEREST RATE earned on the Company's investments again increased.

ASSETS of the Company increased by seventy million dollars in 1936 and are now seven hundred and seventy-seven million dollars, the highest in the Company's history.

Dividends to Policyholders

Participating policyholders will share in the Company's progress by increased dividend payments during 1937.

Table with 2 columns: Description and Amount. Includes ASSURANCES IN FORCE, NEW ASSURANCES PAID FOR, INCOME, DISBURSEMENTS, EXCESS OF INCOME OVER DISBURSEMENTS, PAYMENTS TO POLICYHOLDERS AND BENEFICIARIES, LIABILITIES, PAID-UP CAPITAL, CONTINGENCY RESERVE, and SURPLUS.

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Securities are carried in the balance sheet at book values which in the aggregate are lower than market values.

SUN LIFE ASSURANCE COMPANY OF CANADA HEAD OFFICE - MONTREAL

\$4,653,226,857. In 1935: Toronto, \$5,720,065,985; Montreal, \$4,582,416,573.

Bank debits, in review, show a similar picture. Montreal was ahead in 1931 by \$244,411,315. In 1932 Toronto reversed the tables and led by \$930,789,974. And from there on Toronto's better business jumped into the billions.

Mining Benefits Everywhere

Analyses of mining production show a widespread distribution of wealth to every group in a community. The direct benefits to the persons of a country exceed the actual production volume, for they stimulate every branch of industry, and so mount like a growing flood.

The mining wealth produced in Canada in 1935 is said to have assisted manufacturers to the extent of \$60,000,000, farmers to the extent of \$11,000,000, railways to the extent of \$12,000,000. Shareholders and employees are obviously richly benefited, and through a whole land spending power is increased.

With Ontario leader in such enterprise it is easily seen how the persons of a province benefit as a whole, how the business people and the home-makers of Toronto benefit in particular. Direct outlet for the flow of mining wealth from Northern Ontario, Toronto feels the impetus of the movement no greater than ever before.

With Ontario's gold production far exceeding Quebec's, Toronto has passed Montreal in virtually every phase of metropolitan development except population.

A surveyor of the situation might observe that in such business as designated by customs and excise revenues Montreal is ahead of Toronto. But these figures are far from an actual mirror of business activity. In Montreal such total revenues in 1936 were \$23,243,478, as compared to \$47,098,576 in Toronto. In this comparison import duties in the two cities showed NO tremendous difference. It was in excise revenue that Montreal really out-shadowed Toronto. But as a view of Montreal's general business against Toronto this is distorted. For a bulk of excise collections are paid in Montreal for products that may be consumed in Ontario. This is particularly true in regard to the tobacco business.

Cities Only Compared

There are many other records which speak more truly of a city's condition, records such as cited in these articles. This analysis of the two cities has been a consideration of each as a city proper. It does not consider what might be the metropolitan area, the "greater Montreal" or the "greater Toronto." Here would be a divergence of opinion as to what might constitute a "greater" district. Inclusion of suburban areas is not just a mere matter of proximity to a city. It is not just geography or mileage. It involves something more than that. Imagination, for one thing, and the personal point of view.

You can imagine a "greater Toronto" equal to a "greater Montreal." All you have to do is to take in a few more communities. If you list Whitby as a Toronto suburb why not Oshawa? That would make a fine total for comparison with Montreal—if greater Montreal didn't take in Quebec City.

You can easily see how that sort of thing can go on. Besides, Oshawa wouldn't like it. Better stick to the city proper. Better stick to such facts as these: Toronto's livestock receipts are ahead of Montreal's. Even back in 1934 that was so. There were 808,108 head of stock came into Toronto then, 528,073 into Montreal.

And the picture is getting brighter every day—if you live in Toronto.

Unusual Christmas Card Now Proving Valuable

It is generally recognized that no one can tell with any surety when a mining stock is worthless or the opposite. There are so many known cases where what has been generally considered as worthless stock has turned out to be regular "gold mine" valuable. In his column of "Grab Samples," W. J. Gorman writes in his usual entertaining way of just such a case as that indicated. "Grab Samples" says:—

"People often write us about old stock certificates that have cluttered up their strong boxes for years, enquiring with wistful humour if they should not throw them in the waste basket or use them to paper the den as a reminder of ruined hopes. Most of the time such courses would be quite logical as the companies are completely dead. But once in a while treasure emerges where only a painful memory remained.

"This brings up the case of a Toronto trader, Wilfred S. Dinick, who is one of the senior members of the staff of Stratton, Hopkins and Hutson. In the depth of the depression in search of a novel idea for a Christmas card he sent out 50 greetings in the form of stock certificates for 100 shares each of Confidential Kirkland Mines, Ltd. It was a decidedly moribund issue at the time, the very cheapest thing in circulation on the mining list. The cost was one-eighth cent apiece and the total outlay \$12.

"To these certificates he appended a card with the pious wish that some day the recipients would receive a handsome dividend. At current prices these certificates are worth \$57 each and in the aggregate \$2,850. The stock has been as high as 70 cents in recent weeks."

North Bay Nugget:—North Bay citizens who encourage their children to become regular depositors in the Penny Bank are contributing to the development of foresight in their young charges. It serves to train boys and girls in "planning things ahead" and in developing the self-control necessary to "suppress some desire" in order to purchase a great advantage for later years.

TEN YEARS AGO IN TIMMINS

From data in the Porcupine Advance Files

In 1927 most of the group of curling clubs that now form the T. & N. O. Curling Association were members of the Northern Ontario Curling Association that held its first bonspiel at Halleybury that year. The best rink entered in that 'spiel was none other than E. E. Smith, of Halleybury, the same skip who won the big event at last week's bonspiel here. Two of the men who curled with Smith ten years ago are still with him, D. H. Miller and J. M. Robb. The other was D. E. Sutherland, whose place has been taken by Rev. Mr. Beercroft. Smith's victories that year included the three main events; he went through the 'spiel without a single defeat, taking the President's cup, the Diamond Jubilee trophy and the McKellar trophy. F. H. Thompson, of New Liskeard, won the Sudbury Brewing cup and A. W. Lang, of Timmins, brought the consolation cup back here. With Mr. Lang were Gordon H. Gauthier, George Cole and Ernie Hill.

W. H. Wylie, a member of the mining engineering staff at the Hollinger from the time of his graduation in 1913 until 1923, with the exception of the years he spent in the war, died at Gravenhurst ten years ago this week. He had not only been a popular member of the Hollinger staff, but had been a fine hockey player and was interested in all sports. He was made a captain in the Canadian Engineers in 1915. His widow and three children survived him.

Careful reference was made ten years ago in The Advance to "an alleged silver camp" 15 miles beyond the end of the T. & N. O. extension in Parliament township, 25 miles east of Smoky Falls. Silver nuggets were said to have been found in the bed of a stream and although some prospectors at Cochrane scoffed at the idea of finding silver there, they were making preparations to go in and see for themselves. Parliament township was just on the edge of the pre-Cambrian formation, where that ancient rock dipped down below the limestone that forms the base rock of the James Bay slope.

Mrs. C. Laronde, of Sudbury, mother of Mrs. T. J. Lawlor of Timmins died at her home in the Nickel City ten years ago this week The Advance reported. Mrs. Lawlor had gone down to Sudbury for the funeral.

Toronto Marlboros, one of the strongest junior teams in Ontario ten years ago, was touring the North. They had defeated Iroquois Falls and were coming to South Porcupine for a game.

A sacred concert, given by the Schumacher Choral Society ten years ago at the Goldfields theatre here, attracted a large crowd of people. George Hale was director of the society, and Dr. J. A. McInnis was chairman for the occasion. Artists who were particularly well received that evening were: Miss Betty Patterson, Miss Cotcher, Mr. Hale, R. J. Smith, Miss Mills, Mrs. H. McCulloch, and Mrs. Stroud.

John Furphy, aged 27, fell 1500 feet down a shaft at the Hollinger ten years ago to instant death. He had been employed at the mine for some years as cage-tender, was known to be a careful, quiet and agreeable man who was popular with everyone at the mine. He was survived by his widow and three children. Born in Ireland, Mr. Furphy had been in Canada for 21 years.

Trail Rangers and Tuxis boys in Timmins were busy ten years ago this week selling bonds in support of the work movement in Ontario. Their objective that year was \$12,000, of which the Porcupine was expected to contribute \$150.

There was a good deal of discussion going on in Toronto newspapers ten years ago to whether or not the Salvation Army had ever said anything against fraternal societies. The Advance had interviewed the local captain of the Salvation Army, who said that the Army had most decidedly nothing against fraternal organizations.

M. Bucovetsky, of South Porcupine, was appointed editor of the Canadian Standard Efficiency Training newspaper published by the Trail Rangers and Tuxis boys of the province. He was a minister without portfolio in the cabinet of the Boys' Parliament of that year.

The annual meeting of the Temiskaming Firemen's Association met at Iroquois Falls ten years ago this week, with representatives from Cochrane, Kirkland Lake, Englehart, Schumacher, Ansonville, Cobalt, New Liskeard, South Porcupine, Halleybury and Kapuskasing. Timmins had no representative there. Ville Marie had dropped out because all the firemen there spoke only French and all the discussions at the Temiskaming meet were in English. New Liskeard and Iroquois Falls clashed over the July 1st tournament.

George Lever, a young man from Iroquois Falls who had been snatched from almost certain death by a railway train by the strong arms of Constable Wilfred Perreault, of Timmins, wrote the constable a sincere letter of thanks after he had returned to the Falls. Mrs. Lever, the boy's mother, also wrote from New Liskeard thanking the officer.

The Canadian Legion, Branch 88, was formed just ten years ago this week when veterans met in the McIntyre Recreation hall, Schumacher. Austin Neame, who had formed a branch of the Legion at Niagara Falls, was chairman at the meeting and was later elected president pro tem. H. McLeod, the official organizer, explained that the aim of the Legion was to include every branch of the service in the British Empire. Col. J. Wright, D.S.O., was also a speaker at the meeting.

Porkies were going great guns ten years ago in hockey. They had disposed of most of the opposition in the district, including Timmins and Iroquois Falls and were having exhibition games with Toronto teams. They had had Toronto Canoe Club up for a visit and had sent them home smarting under a 9-3 defeat. Then they invited the Marlboros. The community was right behind the team and voted them \$500.

Other news from South Porcupine included an item about the second fire of the season in the municipal garage. The blazes were caused by storing gasoline too close to the heater with which the place was warmed. Serious damage was avoided by prompt action of the volunteers on both occasions. Delegates sent to Tisdale council to Toronto to see about a private bill having to do with waterworks were voted \$200 expenses each.

Canada's gold production in 1927 would exceed that of the United States for the first time, The Advance predicted.

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Work Continued at the Porcupine McNabb Mines

After a brief delay caused by an explosion of the drill, work on the Porcupine McNabb Gold Mines, Ltd., in the southeastern portion of Night Hawk Lake, in the Porcupine area, has been continued, according to an announcement by Frank J. McFarlane, president of the company. The drilling is to continue until sometime during the latter part of next month when it is proposed to sink a shaft.

Reports of the results of diamond drilling so far have been very encouraging, declares Mr. McFarlane, and the program was temporarily held up after the accident just as core was being taken from the Number 1 vein revealing five feet of well mineralized quartz tourmaline, a substantial quantity of which has already been found, he reported. The drill campaign has been proceeding continuously for several months with highly satisfactory results.

Because of the success of the program additional acreage has been acquired during the last few weeks so the property now comprises 2,120 acres. All work, including the exploratory program on the new acreage, is under the personal supervision of A. Hasselbring M.E.

Eganville Leader: From an editorial in The Renfrew Mercury we learn that kittens have been abandoned in the woodland west of Sand Point, and that such inhumane action has been discovered likewise in Renfrew. This may be the origin and explanation of the "wild cats" with which we have been bitten at times.

Globe and Mail:—An English music hall comedian has been fined \$50 for abusing Hitler. If he feels aggrieved let him reflect on what would have happened him if he had put on his act in Germany. Only then will he realize that he had his full \$50 worth of satisfaction.

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Toronto Prospers from North Wealth

Mining Wealth of North Chief Factor in Leadership of Toronto.

In a series of articles giving comparative figures regarding the city of Montreal and the city of Toronto, The Globe and Mail devotes the greater part of the sixth and concluding article in the series to a reference to the important part taken by the mining industry in the North in assuring leadership for the city of Toronto. To read this article in The Globe and Mail, one might be tempted to think it had been written by that old-timer of the North, H. A. Preston. In any event Mr. Preston has written the same idea a score of times—that Toronto's chief prosperity is built on the wealth coming from this North. Of course, the statements in The Globe and Mail are simply incidental. The Globe and Mail started out to prove that Toronto is a greater city in many ways than Montreal. This was proven all right to the satisfaction of The Globe and Mail, and likely to most of the readers of that paper. But in the meantime The Globe and Mail discovered that Toron-

to would be far behind were it not for the business, the wealth, flowing from the North. The Globe and Mail had fairness enough and courage enough to admit the facts and state the facts. It is a sad commentary on politics that the North, which has done and is doing so much for all Ontario (for Toronto is only one of the beneficiaries) should be singled out for unfair treatment and discrimination. It would be interesting if Hamilton, London, Kitchener, Guelph and other centres would gather similar facts and figures to those detailed in regard to Toronto. It would be found that these places and many others depend in large measure on the business and development of the North.

The article in The Globe and Mail is by A. Lorrie MacIntyre, staff writer, and reads as follows:—

Toronto Trade Far in Advance. With mining developments proceeding rapidly in Northern Ontario, Toronto feels an increasing buoyancy, is experiencing a business prosperity and a civic expansion not given to Montreal.

There can be little doubt of this in view of an analysis of the situation. Toronto homemakers are able to buy more than Montrealers. That they do buy—not only necessities but what might be termed luxuries—is clearly evident from trade reports.

As in Toronto's business, the wholesale trade for all the province is much greater than in Quebec. In the most recent returns—those of 1935—Ontario's wholesale trade totalled \$392,730,000 as compared to \$299,999,000 in Quebec. And it is certain that in the 1936 volume of business Ontario advanced to an even greater degree.

On the basis of bank debits, cited in the first of these articles, Toronto's business in 1936 was two billion dollars more than Montreal's.

Bank Clearings. An analysis of bank clearings—the exchange of the clearing houses of chartered banks—shows this increase as being the result of bettering conditions that coincide with northern development.

In 1931 the bank clearings were all in favour of Montreal, the figures being Montreal, \$5,773,473,678; Toronto, \$5,134,895,419. But in 1932 Toronto took the lead and has gradually and substantially increased it.

It takes no great work of imagination to see this picture of Toronto's financial dealings brightening in ratio to the uncovering of gold in Northern Ontario.

In 1932 these bank figures were: Toronto, \$4,071,710,500; Montreal, \$3,971,576,104.

In 1933 they were: Toronto, \$4,916,531,044; Montreal, \$4,249,531,044. In 1934: Toronto, \$5,643,522,459; Montreal,

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