

SUNSHINE

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No. 9

MONTREAL

SEPTEMBER,
1907

Very Interesting Letter from President Macaulay.

DEAR SUNSHINE,

If I can be afforded the requisite space in your columns, I would like to follow up my remarks in August number about the warm sea water of Prince Edward Island, with a communication in an endeavor to trace up its origin to the Gulf Stream. At first you may be disposed to regard the thought as purely chimerical with no foundation in fact. Well, it is said that "fools make feasts and wise men eat them;" and we are cautioned to "never wade in unknown waters." Saws like these may be useful in the nursery where excess of prudence is often needed and may be a virtue. Columbus is admired for his courage in wading in waters quite unknown to him. There is much truth in such sayings as "Never venture never win," and "Cast thy bread upon the waters, for thou shalt find it after many days." Complete the reading of my MS. before confiding it to the waste basket. These two incontrovertible facts demand explanation, viz., the "vapor net" and the purling of two waters in the St. Lawrence Gulf near to Gaspé, and the "peculiar phenomenon," quoted from Captain Nares' "Voyage of the Challenger," noted on page 116. One would like to know the cause of these phenomena. To me they seem to be traceable to the same potential cause, the Gulf Stream in conflict with the Arctic current as it curves around Newfoundland banks and Belle Isle Straits.

Personally I have had some experience at places where currents meet, and I may as well introduce my subject by briefly narrating those experiences.

The phenomena that distinguish such trysts is principally the warring element in one form or another—the element most characteristic of all antagonisms, human as well as unreasoning nature. The surface appearances, whether mild or furious, exhibit unmistakable features of antagonism, mutual resistance. The critical observer perceives them readily.

1. There is the tempestuous Pentland Firth, in the North of Scotland, where several conflicting currents are thrown headlong into a narrow strait, between the mainland and the Orkneys, and where the tides also acquire great energy at certain stages in their diurnal progress; there the impact is fast and furious, throwing great volumes of water high into the air to the imminent danger of small craft seeking passage at the time. I can recall being aboard a deckless wherry when a boy, and greatly wondering at the dauntless courage of the sailors in daring to face such manifest danger in a ship so frail and so unprotected. Mutual resistance was very manifest.

2. The following two meets were of the mild and gentle sort. The first was on a hot calm July day on board the S.S. Miramichi as she paddled her southward course in the Gulf of St. Lawrence, somewhere south of Gaspé, there suddenly appeared as if a huge net was suspended from the sky right across the ship's bow. The time for observation was very brief indeed, for like a boys' soap bubble when pricked, it quickly dissolved and disappeared from view as we approached; but on the surface of the water, just about where the base of the net had been there was evident purling of two or more waters in gentle strife—very gentle indeed, yet it was distinguishable as a faint attempt at pouting and purling, the surface evidence of gentle resistance at the junction. That slight resistance was doubtless responsible for the vapor that gave us the panoramic net view.

Now you will naturally enquire how should the impact of two considerable waters be so gentle? Well, I think some well-known facts will explain that. While I have said "two considerable waters," that was to accentuate the seeming anomaly, the fact being that there is reason to think the warm element to be quite inconsiderable, while the other in volume is very large yet its energy going southward is sluggish. The explanation I offer is that the Belle Isle

current in joining and attempting to cross the vast expanse of the river fresh water going straight easterly out to sea, is compelled to coalesce with it, and of necessity the united current must be deflected many degrees southerly leaving but a fag, almost stagnant, remnant to maintain the level along the New Brunswick shore. So much for the mildness of Belle Isle current at the meet.

And I imagine that the experience of the warm current before the union is in many respects of an equally disabling nature. It is presumably comparatively inconsiderable in volume, and comes a long journey after being separated from the mother stream amid ocean, and is continuously all along that journey in close contact both below and laterally with water of much lower temperature pressing in to intercept or, at all events, to impede its progress, dashing it against islands and into bays and swirling around curves, that its energy is well nigh exhausted on coming to the meet. I have endeavored to depict the hindrances to the progress of each current as I imagine is the fact. The collision of such enfeebled currents would be mild, and mild we found it to be.

The phenomena of the net and the gentle ripple were witnessed by several gentlemen on board, but only one, as far as I recollect, offered an explanation, which was that a branch of the Gulf Stream enters the St. Lawrence somewhere about Cape Breton, and pushes its way around Prince Edward Island and northward along the New Brunswick shore till it meets the Belle Isle current where the net and the purling were seen. The theory or fact, whichever it be, should be of interest to all loyal Canadians because as we shall see later it may contain the embryo thought of vast resources along Empire lines hitherto undreamt of.

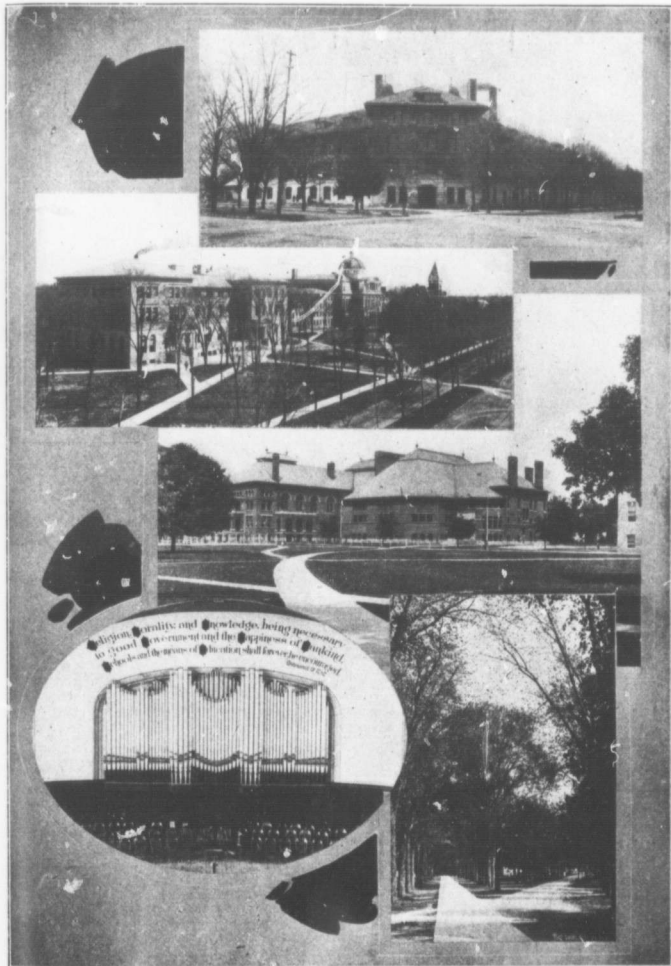
And now let me relate my next and last experience with colliding waters. This time it was amid ocean on a voyage from New York to Jamaica when we entered upon the Gulf Stream as we journeyed southward. It was a lovely calm spring Sunday in the early eighties. Observing a long line of gentle agitation ahead of the steamer, I enquired of a Baptist Minister, with whom I was in conversation and who had been over the course more than once before, what it could be. "A school of small fish frightened at the approach of the steamer," was his answer. Doubting the correctness of that statement I enquired "How far out from the nearest land may we be—say from Cape Hatteras?" "Two hundred miles," was the prompt response.

"Did you ever read or know of a school of baby fish that far afield from shore," I again enquired. Reflecting for a moment he thought not. By this time we had come abreast of the phenomenon and perceived quite distinctly the edge of one water—the one coming northerly towards us—to be slightly elevated above the level of the other, and was gently spreading its tiny margin quite placidly over its neighbor water. The higher level and the gentle overlapping were distinct and quite visible to both of us. It was the Gulf Stream in mild collision with the dense Arctic element on its travels to the equator. The overlapping was, or it seemed to me to be, the natural sequence to the junction and coalescing of the lighter and loftier water with the denser and weightier water from the north. Here my experiences end!

Now, the Gulf Stream is known to be about 12 degrees warmer and of course lighter than the Arctic water. I am now referring more particularly to the strong current curving round Newfoundland which, from its greater compactness, would likely be found at the point of colliding to crowd the water of the lighter and, perhaps, more leisurely stream; and before shouldering and ducking under may cut a considerable distance into the side of the stream, thus throwing off westerly a section that would constitute the tramp stream we are in quest of. The cut thus made would, of course, be permanent perforce of the continuous pressure from behind both waters. The new stream thus formed would be given a westerly direction inshore, and if really existent must lave some part of the Massachusetts or Canadian Atlantic coast line.

Sir Wyville Thompson, in command of the "Challenger," on leaving the Bermudas for Halifax, loitered purposely for some days to exploit the stream in search for scientific data on the depth, the breadth and the swiftness of the current, etc. But I can find no reference in the two handsome volumes in which he reports the voyage—no reference whatever to the tramp stream we are here discussing. But Captain Nares, in a small volume of his own on the voyage of the "Challenger," records an incident of great significance in this connection, omitted by Sir Wyville in his official narrative of the voyage, which I shall have pleasure in quoting later.

The sea currents, like aerial currents, are marvels of Almighty designing wisdom. Stagnation nowhere—perpetual movement everywhere and ever forward, yet in various and



*Wisdom, morality and knowledge being necessary
to the good government and the happiness of mankind
the arts and sciences are the chief supports of human life*

UNIVERSITY OF MICHIGAN, LANSING, MICH.

Engineering Building.

West Side of Campus, fronts of Low and Main Buildings and Museum.

Gymnasium.

On campus.

Columbian Organ in University Hall, Main Building, originally built for the World's Fair at Chicago.



FRED. M. WARNER, Governor of Michigan.

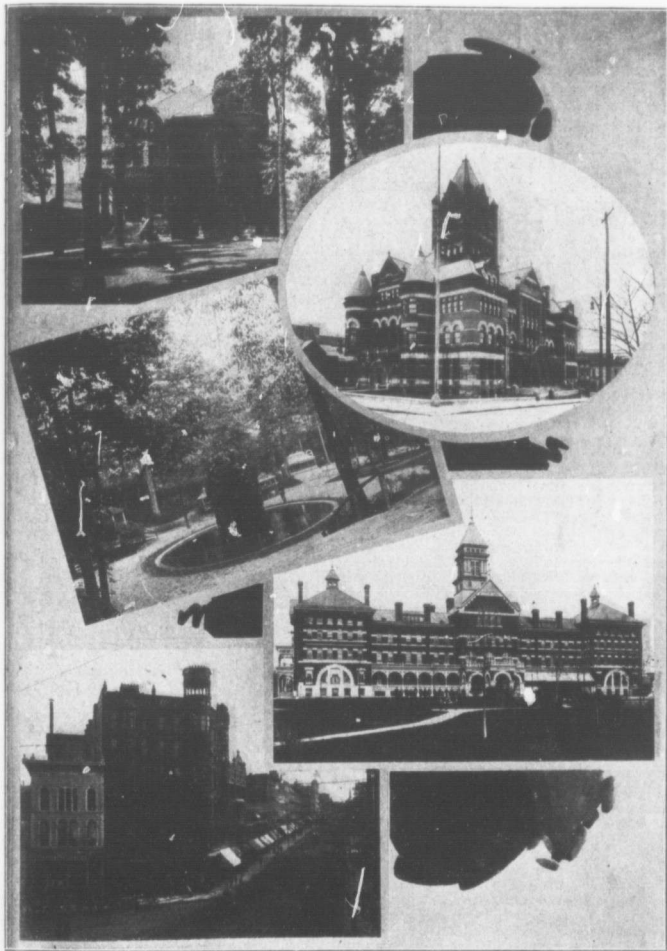
sometimes in opposing directions; wheels within wheels, layer over layer, ever going forward in circles and cycles all their own, and all in obedience to unvarying eternal law. The cold water from both poles, north and south, rushing along the bottom of old ocean to meet at the equator to heat up, imbibe new life from association with each other and with the atmosphere, and then resume their rounds north and south in warm vapor and genial warm surface water, to again descend in polar regions and again renew their equatorial journey.

The resolute but quiet marching in oblique opposite directions of the Labrador and Gulf Stream waters having, however, the amplest of space for peacefully adjusting the shock of impact that amplitude may have something to do with the very slight appearance of conflict in colliding. On the other hand the broken and disorderly jumble of waves in an Atlantic storm may be owing in large measure to the two waters pursuing contrary courses. The two days of observation were so calm with only a low swell on, we were enabled to see well what was transpiring on the surface; at both places there was distinct evidence of collision on a very gentle scale.

Regarding the St. Lawrence temperature mentioned, an offset may be attempted by stating the well known fact that inland shallow waters, with clear, sandy bottom like the north shore of Prince Edward, are considerably warmer than the deep sea, and may account for the high temperature there. In rebuttal I would advance that the loss of temperature to the suppositious "arm" of the stream by transmission would, I imagine, fully equal the gain from the warm shallow water. The Atlantic temperature averages 52° to 54° F.; the Gulf Stream averages 66° F., and the Prince Edward Island, Brackley Beach, during three consecutive July days, at about 15 fathoms from shore, and a depth of $5\frac{1}{2}$ feet, registered 68, 66, 67° F., the variations being due to the condition of the wind and sun, but in no one day was it under Gulf Stream temperature.

Admitting that there should be substantial evidence of the existence on the Atlantic side, of such an "arm," proceeding in the direction of Cape Breton, can it be had—i it in print? I confess to having made diligent search for it in Thompson's "Voyage of the Challenger," in Britannica under Gulf Stream, also in British Admiralty's Instructions to Pilots, without success. But in Captain Nares' little volume, "Voyage of the Challenger," there is mentioned a little incident that establishes that fact almost beyond question. About a day after crossing the north bank of the Gulf Stream, sailing towards Halifax, N.S., and after recording several entries of Atlantic temperature, he remarks, "We came upon a peculiar phenomenon "to-day, the temperature registering the same "as the Gulf Stream, but upon trying again "we were back to that of the Atlantic." The wording I give is from memory and may not be strictly accurate—in substance however it is correct. Now I hold that that one incident is sufficient authentication of the existence of sea water of the Gulf Stream temperature about half-way between the Stream proper and Halifax. It could not have been a temporary or transient affair, nor a local warm pool like a "pocket" of lead or silver as is occasionally found in mining. Its heel must be in the Gulf Stream and its foremost section must have some part of the Nova Scotian or Massachusetts shore.

Now in these days when great Empire building propositions like the All Red Line are being seriously discussed, and the possible linking of Newfoundland by tunnel with Labrador, has been mooted, the matter of this "peculiar phenomenon" should be worth bringing to the



GRAND RAPIDS, MICH.

Stone Residence, Cherry Street.

John Ball Park,
Munro Street.

Court House.

Michigan Old Soldiers' Home.

attention of the Federal or Provincial Parliament to have the matter settled either way. You ask why that trouble and expense? Well I can recall a conversation had with a prominent government official at Quebec during the late Mercier premiership, who assured me that English capitalists had been considering the possibility of "filling in the Straits of Belle Isle with a view to connecting Newfoundland with Labrador, and thus securing railway connection all the way from Quebec to St. John's, N.F." Is that notion within the wide limits of practical politics or capitalist enterprise? That question may not be answered off-hand. Exigencies of Empire building of even the near future, or of Empire necessity at a later stage, may require the doing of just that same thing—the filling in of the Straits of Belle Isle. Railway communication, vastly important as an Empire auxiliary as it assuredly would be, would not be half the real benefit that would accrue from another aspect of the same subject.

Close up Belle Isle, shut out its Arctic waters and ice from our Gulf, let the big bergs from Davis Straits take, as they naturally would, a south-easterly direction that would relieve Newfoundland of their presence; and the stopt up waters would swerve round Newfoundland's banks and drive into the Gulf Stream. Then see what a happy condition of things would result! Newfoundland would be relieved of thousands of icebergs and their piercing cold, and our Gulf would be freed from both the bergs and the sea of icy cold water, which would then join the current presently coursing around Newfoundland, and being increased in volume and energy would plunge transversely into and cut a great swath out of the Gulf Stream: as it floats like a large burden of light water voluntarily borne abaft by the counter current counter flowing towards the equator. That Labrador current might, perhaps, give a slightly more easterly trend to the Arctic movement at the point of junction, but that a more extensive area of Gulf water would be diverted westerly and inshore ways I am convinced.

And the result? That the result to Newfoundland, the Gulf and River St. Lawrence would be beneficial and great would naturally follow—would be inevitable. In addition to a continuous line of railway to St. John's, N.F., that city would become a winter port for the All Red Line, with Halifax and Quebec for commerce. Commercial intercourse with Europe would lose its present frenzied rush spring and autumn, business would assume an orderly all year regularity, and our waterways and railways connecting the Pacific with the Atlantic for commerce, for touring, and in time of war for military quick transit, winter navigation up to Quebec being established by means of the waters of the Stream warming up and keeping the way free of ice. That accomplished Canada would become the hub of the great British Empire. Question, does a branch of the Gulf Stream now enter the St. Lawrence.

R. MACAULAY.

Life Assurance as an Asset.

An excellent tribute to the value of life assurance as proving often the most directly available asset in the estates even of deceased rich men, was paid recently by a Michigan lawyer, Mr. G. Clapperton, of Grand Rapids. This gentleman, in an after-dinner address, said:

"We read of the wealthy men of the country, like Wannamaker and others, carrying large life assurance policies, and wonder why men, who apparently have so much wealth that they know not what to do with it, still appear to be reaching after more through this method. But when we come to know more about the business affairs of this class of men we realize that they are not only seeking the advantages of safe investment of accumulated means, but are casting anchors to windward. How frequently the wealth of men when they die consists of ledger balances, the excess of credits over debts. And so provision is often made through life assurance to protect their fortunes and estates after they are gone in the settlement thereof. In this way is provided the sure and ready money that will safeguard estates and protect their families in their heritages.

But with the ordinary policyholder the advantages and benefits come still closer to their lives and affections, and are of still greater importance to those who were dependent upon them in their lifetime. How frequently is the result that a policy a man has devoutly carried in his lifetime with sacrifice and effort, will keep the fatherless children in school and complete their education; will lift the incubus of the mortgage from the home and insure to the family the protection thereof. To this class life assurance becomes associated with the most sacred things of life. So let me say that the life assurance business of the future will continue to be a great, lucrative and honorable business."



VIEWS OF MUSKEGON, MICH.

Hackley Monument. Entering Harbor. Hackley Hospital.
 Hackley Training School. Hackley Public Library.



MR. E. S. BAKER.

Just Among Ourselves.

Mr. E. S. Baker, agency manager at Winnipeg, is to be transferred to a territory in the Western Foreign department. Mr. Baker has been connected with the Manitoba agency for about eleven years, and has rendered excellent service there. Of late years, however, his health has not been good during the winters; therefore it has been deemed best to arrange for a territory where the climate will not be so trying. We are sure of a successful outcome to his efforts in the new field, and hope that his health will be all that can be desired.

Mr. T. F. Conrod, who will succeed Mr. Baker as manager of the Manitoba branch, has been with the Company for some time. He has been directly attached to the agency department, assisting in the development of the organization in the Maritime Provinces. Before connecting himself with the Company Mr. Conrod was one of the most successful



MR. T. F. CONROD.

agency directors in Canada of the New York Life Insurance Company.

We are glad to welcome Mr. Conrod into the ranks of the Company's agency managers, and feel confident that his experience and energy will soon make him a most prominent member of the staff.

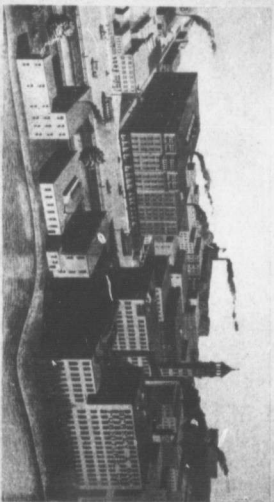
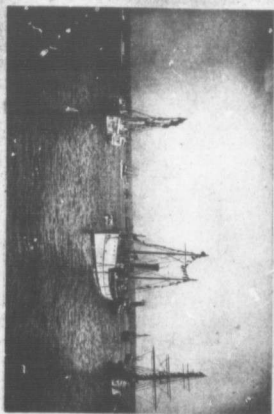
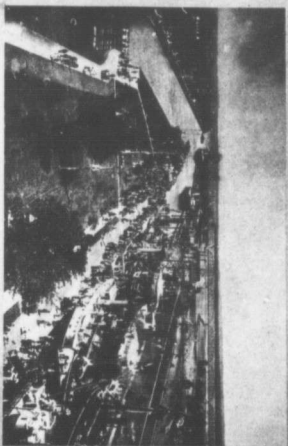
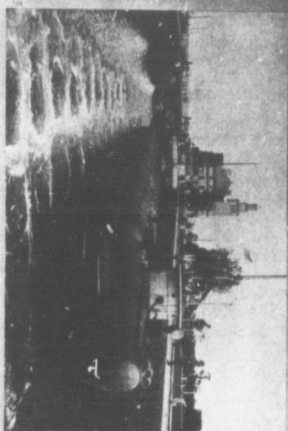
♦ ♦
To-day.

To-day is the time of golden opportunity. Do to-day that which will make you prosperous. Chance and luck have little part in life. All nature runs by law. Chance and fortune are the taking care of your opportunities as they arise. Then you will make the yesterday a treasure-house for the things of to-day.

♦ ♦
Looking Forward.

First Doctor—"Is this operation absolutely necessary?"

Second Doctor—"It is. The only possible chance we have of collecting our bill is from his life assurance."



Wharves looking up (Soo, Mich., New Lock, looking East).
Yachting on St. Mary's River.

SAULT STE. MARIE, MICH.

Birdseye view Ship Cann.,
Works of Messrs. Berkeley & Co.

Why it Pays to Assure with the Safe Assurance Company of Canada:

ST. PAUL'S RECTORY,
LANSING, Mich., April 26th, 1907.

Mr. T. B. MACAULAY,
Secretary,
Sun Life Assurance Company of Canada.

Dear Sir,—Mr. Fred. C. Holbeck has to-day handed to me your Company's cheque for \$1,090.00 in payment of the policy held by my late husband, Rev. Geo. Andrew Robson.

I thank you very much for it, and assure you that the additional ninety dollars is a very agreeable surprise, and I am very glad that Mr. Robson's forethought has proved so wise for my little children's sake and my own.

Mr. Robson carried policies in four different companies, and the Sun Life of Canada is the first company to send me its cheque.

Very gratefully yours,
(Signed) ANTONIETTE C. ROBSON.

DRETOIT, Mich., June 4, 1907.

Mr. JOHN A. TORV,
Sun Life of Canada,
Detroit, Mich.

Dear Sir,—I write you to say how well pleased I am with the dividend received on my policy of \$1,000 taken out ten years ago.

I have figured it out and find the amount received in dividends is more than 6% on the premiums paid during the last five years, which I think a remarkably good showing, and one which cannot be duplicated by any other company.

Wishing your Company continued success,
Yours truly,
(Signed) R. FORGIE,

DRETOIT, Mich., March 30, 1907.

JOHN A. TORV, Esq.,
Manager Sun Life of Canada,
Detroit, Mich.

Dear Sir,—Your favor of March 1st, notifying me of the second dividend on my policies of \$164.10, came to hand this morning, for which accept thanks.

I wish to state that I am extremely pleased with the splendid results. The dividend is considerably more than was estimated and more than I expected to receive.

Wishing the Sun Life continued prosperity,
I am,

Yours truly,
(Signed) ALBERT DE STRIGER.

TORONTO, July 24th, 1907.

T. B. MACAULAY, Esq.,
Montreal.

Dear Sir,—I beg to acknowledge the receipt of dividend certificate on my policy No. 9703, Sun Life Assurance Co. of Canada, for the sum of \$63.15. Will you please allow me to thank the Company and to congratulate it on its success.

Yours very sincerely,
CHAS. W. BAXTER.

50 HIGHFIELD STREET,
LEICESTER, Eng., July 3, 1907.

Mr. T. B. MACAULAY,
Re Policy 22511.

Dear Sir,—Yours of 23rd May to hand. Many thanks. I took up my policy with you during my residence in the West Indies, and I want to say how much I appreciate the manner in which you have always treated me. I am more than satisfied with my investment and shall have every confidence in recommending your Company to my friends. I did not anticipate such a liberal bonus this year.

Believe me to remain,
Yours sincerely,
CHARLES RIDGE.

MILWAUKEE, Wis., March 25, 1907.
Mr. JOHN A. TORV, Mgr. State of Michigan,
Sun Life Assurance Co. of Canada,
Detroit, Mich.

Dear Sir,—I herewith take pleasure in re-mitting the third annual premium on my twenty year Endowment policy for \$3,000.00. I have deducted \$34.00, being the first annual dividend.

This dividend is considerably larger than you estimated, or I expected, and shows conclusively that the Sun Life Assurance Company of Canada is second to none.

I consider this policy one of the best investments that I have. The dividend above mentioned represents interest at the rate of 7½% upon the total premiums paid, and is far more than I could get upon any other safe investment. In addition to the interest, my family is protected for \$3,000.00. I am also protected against want in my old age, as I am entitled to the full face of the policy at the end of twenty years.

The only regret I have is that I did not make this policy \$5,000.00 instead of \$3,000.00.

Yours very truly,
(Signed) W. F. GIBSON.

TORONTO, June 1, 1907.

SUN LIFE ASSURANCE CO. OF CANADA,
Montreal.

Gentlemen,—I have your valued favor of the 18th ult., enclosing dividend certificate on my policy, No. 65101, and am very pleased indeed to receive so substantial a dividend on this policy.

Yours very truly,
C. S. McDONALD.

BISHOP'S COURT,
WINNIPEG, Man., 21st May, 1907.

Dear Mr. Baker,—I beg to acknowledge the receipt of the dividend certificate re profits on my policy, No. 9326, in the Sun Life. The result is most gratifying to me, and I congratulate the directors of the Company on their able and prudent management of its affairs.

I am, very truly yours,
S. P., Rupert's Land.

E. S. BAKER, Esq.,
Sun Life,
Winnipeg.

SARNIA, June 3rd, 1907.

SECRETARY,
Montreal.

Dear Sir,—Your letter of 17th May to hand with dividend certificate enclosed. I might say I am very well pleased with returns. Am only sorry that I have no more policies of the same kind. Yours truly,

JAS. GALBRAITH.

KAMLOOPS, B.C., July 11, 1907.
C. S. V. BRANCH, Esq.,
Manager Sun Life Assurance Co.,
Vancouver, B.C.

Dear Sir,—I beg to acknowledge receipt of dividend certificate policy No. 9603. Also to congratulate the Company on its continued prosperity. Yours truly,

STUART WOOD.

QUEBEC, 23rd July, 1907.

Mr. T. B. MACAULAY,
Secretary, Sun Life of Canada.

Dear Sir,—I have much pleasure in acknowledging yours of the 18th instant, enclosing dividend receipt for \$95.05, and certainly it is a very satisfactory showing after the struggle that the life insurance has gone through the last few years, and does credit to the careful management of the "Sun."

Yours very truly,
A. W. MILLER.

NORTH BAY, Ont., August 9th, 1907.

MESSRS, THE SUN LIFE ASSUR. CO. OF CANADA,
Montreal, Que.

Gentlemen,—Your town agent here has handed me the sum of \$307.90, being profits for the past five years on my policies Nos. 21835, 12038, 12639. The result is, indeed, very gratifying, showing that the business of your Company has been carefully looked after in the interests of its policyholders.

Wishing the Company all success in the future, I am,

Yours truly,
T. M. CONWAY.

DARTMOUTH, N.S., June 27th, 1907.

T. B. MACAULAY, Esq.,
Secretary, Sun Life Co.,
Montreal.

Dear Sir,—I have much pleasure in acknowledging your valued favor of 21st inst., enclosing dividend certificate on policy No. 36501, on which a bonus has lately been declared of \$72.00.

It is, I am glad to say, very gratifying to me to know of the great prosperity of the Company enabling you to give such substantial increases to policyholders.

Hoping that your business may increase.
I am, yours truly,
WM. C. BISHOP.

BALTIMORE, Md., June 21, 1907.

E. C. PRED, Esq., Manager,
Sun Life Assurance Co. of Canada,
Baltimore, Md.

Dear Sir,—I am just in receipt, through you, of a notice from your Company informing me that my first five years' dividend under policy No. 102348 will be payable on July 1st. I am exceedingly gratified at the amount of dividend, finding from a little figuring that it is over 90% of my premium, and therefore a trifle over 18% per year, counting a dividend as earned each and every year. This is certainly a most excellent result and speaks volumes for the dividend paying abilities of your splendid Company.

I am very glad to put myself on record as thoroughly satisfied with this dividend, and do not believe that the insuring public can do any better than to patronize a Company that can show such results.

Very truly yours,
(Signed) M. J. FITZSIMMONS.

SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

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Vice-President.

J. P. CLEGHORN, ESQ.
CHARLES CUSHING, ESQ.
J. R. DOUGALL, ESQ., M.A.
ABNER KINGMAN, ESQ.
T. B. MACAULAY, ESQ.
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ARTHUR B. WOOD, F. I. A.
ASSISTANT ACTUARY.
E. A. MACNUTT,
TREASURER.

Agency Department :
FREDERICK G. COPE,
SUPERINTENDENT OF AGENCIES.

| September 1904 | | | | | | |
|----------------|-----|-----|-----|-----|-----|-----|
| SUN | MON | TUE | WED | THU | FRI | SAT |
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| 29 | 30 | | | | | |

If money is tight with you at any time how might it be with another—or others—if your earnings ceased ?

There is one investment that cannot depreciate. It means full face value this minute, next year or forty years from now, no matter how many "shrinkages" in other things.

What would you think of a real estate company that would sell you a piece of property worth \$1,000 with the privilege of paying for it at the rate of \$50 a year for twenty years, without charge for interest, and that would further agree, should you die at any time during the twenty years, to cancel the unpaid installments and pay your heirs the value of the property (\$1,000) in cash? Yet this offer and better, is being made by life assurance companies every day.

This Number.

The illustrations which appear in this month's SUNSHINE will be of particular interest to the residents of the State of Michigan, and to our readers at large. We have purposely omitted pictures of Detroit from this issue, as the space at our command is insufficient to do justice to both the city and the state in one number. It is our intention to devote our columns to the city of Detroit at an early date, when we will also publish some very interesting facts about this very progressive city and the important state of which it is the capital.

The Man Who Fails.

The man who does not insure his life is not a model citizen, because he takes the risk of leaving his family to be a charge upon the state—he refuses to unite with other men in a perfectly feasible method of preventing it. He is not a model husband, because he is not doing all he can to love, cherish and protect the one woman who gave up her liberty for his sake, accepting the lot which comes to her as his wife and mother of his children. He is not a model father, because he is not doing his best to make sure of the support, education and social position of his children. He is risking their future upon his chance of living until they are grown; if he dies prematurely they will be the losers of what he might have secured to them by life assurance.—Buffalo Union and Times.

A Life Agent a Benefactor.

The life agent does more good, prevents more evil, saves more of his fellows from want and crime, than any other toiler in the vineyard. Of all professions his is the most honorable, the most useful, the most beneficial to mankind.

He is indeed the "advance agent of prosperity"—the prosperity of the individual. He is the apostle of thrift and saving. He soweth everywhere the seed of righteousness—the highest type of righteousness, that which prompts man to deny himself for the sake of others, to subordinate his personal pleasure and comfort to the welfare and protection of those dependent upon him. He ministers to the aged and helpless in their declining years. He visits the widow and the fatherless in their affliction, bearing them comfort and consolation more substantial than mere words of sympathy and good wishes.—Life Insurance Independent.

Appreciation from Japan.

加奈他サン生命保會社御中

亡自奇新太郎君貴社：保檢契約致居候處未
 幾月ハシテ不幸瘕死仕候ニシテ速ニ保檢金商五
 千円也中保留金并掛金ヲ差引テ誠額全所交可云
 内共誠御仕掛トナリ塔者ノ委任代理人内山貫一殿
 ヲリ愷ニ受領仕候誠ニ貴社ノ確實ニテ且保檢
 金御仕掛迅速ニ只落感服ノ外無ニ依
 結：謝狀ヲ呈スニテ
 白茅
 昭和四年八月廿一日
 加奈他サン生命保會社御中

謝狀

[TRANSLATION.]

SUN LIFE ASSURANCE CO. OF CANADA.

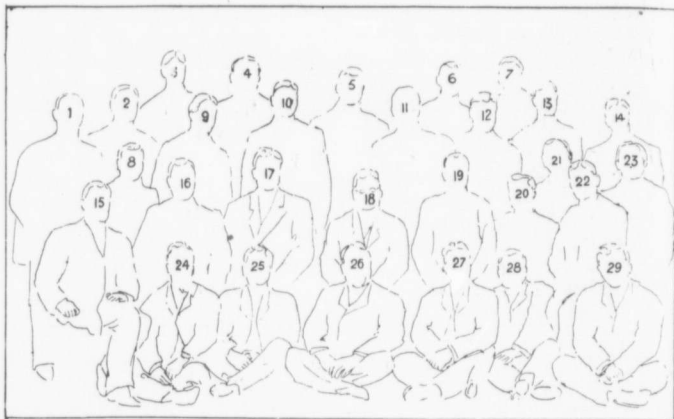
Dear Sirs,—Shintaro Shiraski unfortunately died of sickness shortly after the agreement for assurance was made with your Company, and your Company has promptly paid me through Mr. Kwanichi Uchiyama, my attorney, Yen 3360.38, that is the balance of the assurance money, Yen 5000, less the lien and outstanding premium. Now greatly admiring your faithful and prompt settlement of the claim, I have taken the liberty to present you this letter of thanks.

Yours faithfully,

MRS. SHIMO SHIRASAKI,
 Mother of the deceased.

No. 8 Utakacho, Fukui-shi.

Young men for action! Old men for counsel! Let the young men act on the counsel of the old men, who, from experience, advise them to insure.—The Insurance Press.



- | | | |
|--------------------|------------------------------|---------------------|
| 1. Wm. St. John. | 11. R. B. Swait. | 21. L. Lewandiski. |
| 2. A. E. Briggs. | 12. L. W. Bennet. | 22. Robt. Quirk. |
| 3. W. B. Falk. | 13. A. W. Vonson. | 23. R. Reigel, Sr. |
| 4. Peter Brock. | 14. J. Yates. | 24. D. Gourd. |
| 5. E. M. Caton. | 15. R. Reigel, Jr. | 25. Geo. Pendelton. |
| 6. T. Gross. | 16. E. Bussell. | 26. M. H. Kinnie. |
| 7. A. M. Humbert. | 17. P. R. Robinson, Cashier. | 27. Fred Pendel. |
| 8. C. Doyle. | 18. J. A. Tory, Manager. | 28. W. Toomey. |
| 9. A. P. Beniteau. | 19. A. E. Fisher. | 29. C. Whelen. |
| 10. Chas. Buckley. | 20. J. D. Tietzel. | |

Procrastination.

A habit of always taking up the most disagreeable duties first, when possible, takes the drudgery out of a task and gives a delight to life which is never experienced by those who postpone distasteful or dreaded duties.

There is a sense of triumph which comes from the consciousness that you have mastered what discomposed you and was obnoxious to you, and that you have conquered what seemed difficult and have gotten it out of the way.

A man who shirks unpleasant duties and goes around obstacles has a sense of inferiority. He has a sort of contempt for himself, his cowardice, his shrinking nature, and his laziness. He does not respect himself so much as the man who sweeps everything before him, whether uninviting or not.

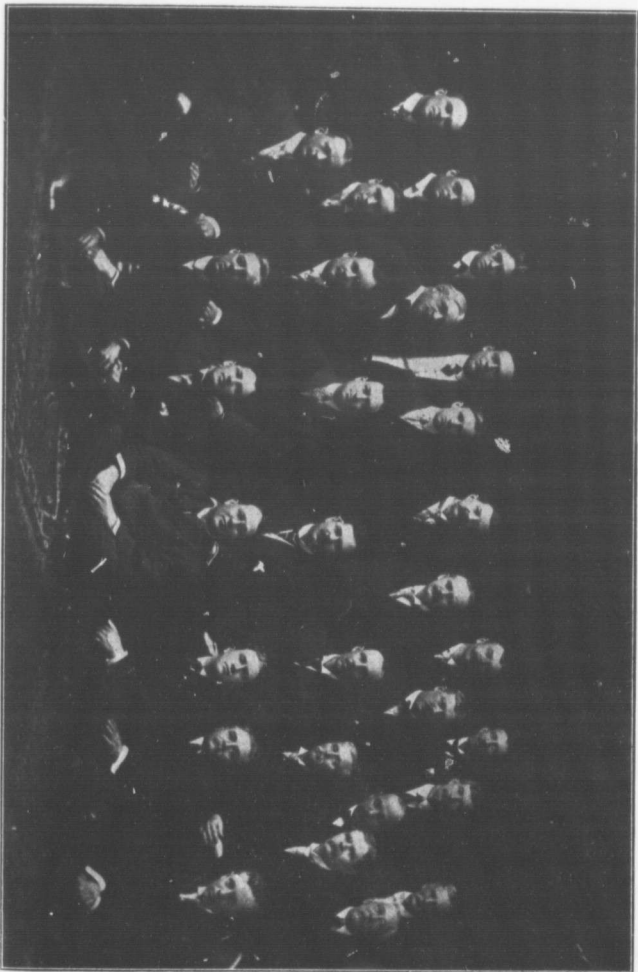
There is a feeling of strength and a sense of power which comes to a man

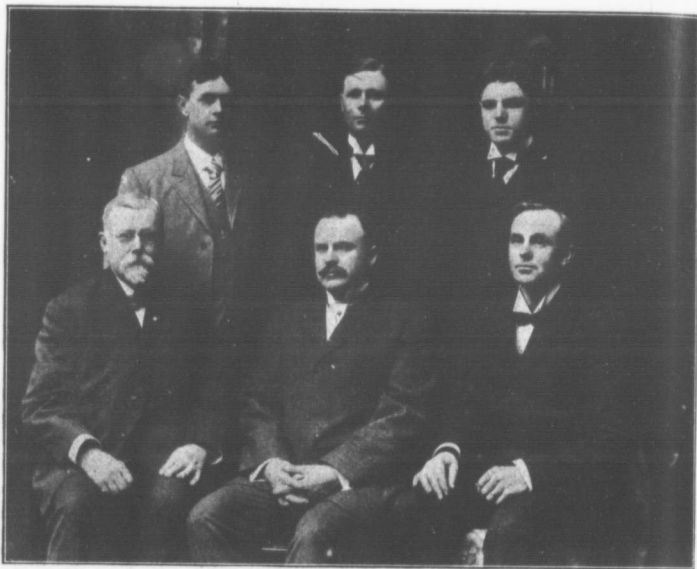
who has conquered the enemies in his pathway and the obstacles that lay between him and his goal. A man who always tries to avoid the disagreeable and shirks obstacles is a weakling. He ruins his executive capacity and is not capable of grappling with difficulties.

There is everything in making up one's mind resolutely to turn neither to the right nor to the left of an unwavering aim. It gives direction, purpose and vigor to life which never come to a man who drifts with the current.

A strong man never hesitates nor wavers when he comes to a hard place, but is all the more resolute to conquer, and this very determination not to shrink or to turn aside because of difficulties half conquers them. Dreading or postponing them engenders fear and destroys self-confidence, without which no great thing can be accomplished.—Success.

DETROIT AGENCY STAFF—(see opposite page for names).





PORT HURON AGENCY STAFF.

Otto Ciskey.
R. A. Cameron.

J. M. Jamieson.
Ellsworth Wilkinson.

A. Kaumier.
W. J. Foster

The big touring-car had just whizzed by with a roar like a gigantic rocket, and Pat and Mike turned to watch it disappear in a cloud of dust.

"Thim chug wagons must cost a heap av cash," said Mike. "The rich is fairly burnin' money."

"An' be the smell av it," sniffed Pat, "it must be thot tainted money we do be hearin' so much about."
—Success.



A certain young man who, according to all the accepted notions, should be very happy at this time was found by a friend, the other day, with a somewhat troubled look upon his face.

"What's the matter, old man? Haven't

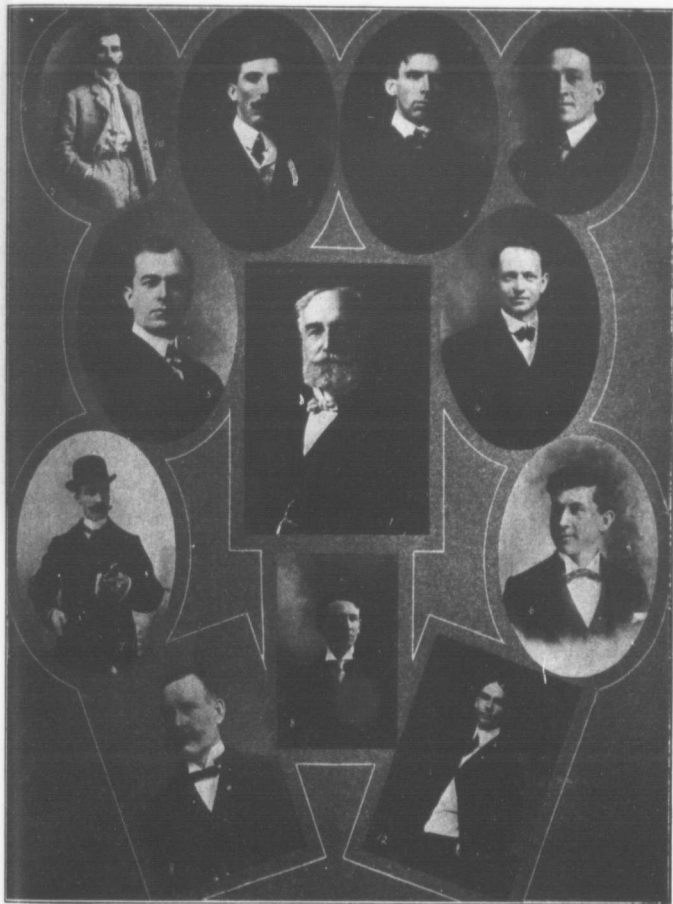
had a tilt, have you?" the friend inquired.

"No—no," was the reply, accompanied by a sigh. "Fact is," he continued in a burst of confidence, "I've been thinking over a little remark Alice made last night."

"Oh, perhaps you misunderstood," the friend suggested, encouragingly.

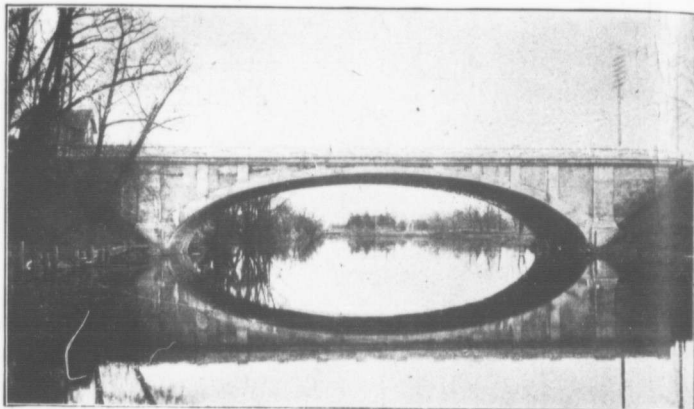
"I hope so," was the reply. "You see, we were talking of—well, how things would be, you know, and Alice said:

"And won't it be just too sweet; you will come home all tired out from your hard day's work, and hold me on your lap for hours, and read to me, and drive all my cares away, and dry my tears, and rub my head—and it will be just like a novel!"



SOME OF MICHIGAN'S IMPORTANT AGENTS.

- | | |
|----------------------------------|--|
| 1. H. C. Rankin. | 7. T. S. Ribble, Bay City. |
| 2. John Godfrey, Grand Rapids. | 8. D. J. Carroll, Bay City. |
| 3. Fred Godfrey, Grand Rapids. | 9. Alexander McIntosh, Muskegon. |
| 4. T. H. Visner, Superintendent. | 10. J. R. Sanderson, Sault Ste Marie, Ont. |
| 5. Fred Holbeck, Lansing. | 11. S. A. Ableson, Plymouth. |
| 6. Wm. Murphy, Bay City. | 12. Ralph Peck, Jackson. |



BRIDGE OVER GRAND RIVER, LANSING, MICH.

TRINIDAD, July 23rd, 1907.

T. B. MACAULAY, Esq.,

Secretary,

Sun Life Assurance Co. of Canada.

Re Policies 120335 and 134170.

Dear Sir.—I gratefully acknowledge receipt of the Company's cheque for the amounts due me as beneficiary under the above policies on the life of my late husband, J. N. Thorp. In doing so I desire to record my high appreciation of the promptness and despatch which was given my claim.

Again thanking you, and with best wishes that the Sun Life of Canada may have every prosperity, I am,

Yours gratefully,

A. L. THORP.



GRANBY, August 7th, 1907.

JOHN H. POFF, Esq.,

District Manager,

Sun Life Assurance Co. of Canada.

Dear Sir,—I acknowledge receipt of yours of the 6th instant enclosing cheque in full settlement of my interest in my life insurance policy 19569 (20 year Endowment). I am much pleased to say that I am satisfied with the results, which are equal, if not superior, to results of similar policies which I hold in other life insurance companies. I may add that I carry another 20 year Endowment policy in your Company, and that I would be glad to take more life insurance

with you if my state of health would permit. I have so far patronized our Canadian life insurance companies and would still continue doing so if my age and the state of my health would allow.

I remain, Sir,

Yours very truly,

J. L. DOZOIS.

**Three Strong "Saturday Evening Post" Sayings.**

"Try, try again," is all right; but "Do it!" is quicker and better.

To-morrow: the lazy man's curse and the wise man's opportunity.

The weakling lives in his memories of yesterday, the sluggard in his hopes of to-morrow: but there is only one day in the calendar of wisdom, and that is the present.

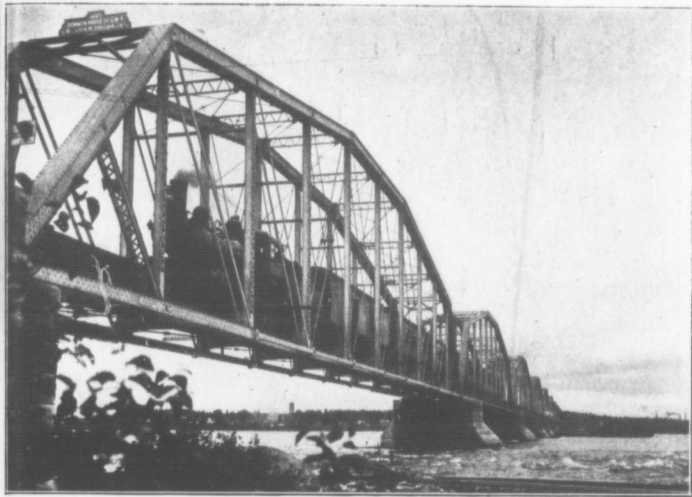


Life assurance is for men of millions as well as for millions of men.

—The Insurance Press.



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



INTERNATIONAL BRIDGE.



STATE CAPITOL, LANSING, MICH.

Some Facts from the Report of 1906

Sun Life Assurance Company of Canada

| | | |
|----------|--|----------------|
| 1 | Cash Income from Premiums, Interest, Rents, &c. | \$6,212,615.02 |
| | Increase over 1905 | 495,122.79 |
| 2 | Assets as at 31st December, 1906 | 24,292,692.65 |
| | Increase over 1905 | 2,983,307.83 |
| 3 | Surplus earned during 1906 | 921,721.34 |
| | Of which there was distributed to policyholders entitled to participate that year | 208,658.97 |
| | And set aside to place reserves on all policies issued since December 31st, 1902, on the 3 per cent. basis | 207,763.51 |
| | Surplus over all Liabilities and Capital (according to Hm. Table, with 3½ and 3 per cent. interest) | 2,225,247.45 |
| | Surplus over all Liabilities and Capital Stock, Dominion Government Standard | 3,654,964.81 |
| 4 | Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1906 | 1,980,855.52 |
| 5 | Payments to Policyholders since organization | 15,099,223.87 |
| 6 | Assurances issued and paid for in Cash | 17,410,054.37 |
| 7 | Assurances in force December 31st, 1906 | 102,566,398.10 |

The Company's Growth

| | Income. | Net Assets exclusive of Uncalled Capital. | Life Assurances in force. |
|-----------------------|---------------------|---|---------------------------|
| 1872 | \$ 48,210.93 | \$ 96,461.95 | \$ 1,064,350.00 |
| 1876 | 102,822.14 | 265,944.64 | 2,414,063.32 |
| 1881 | 182,500.38 | 538,523.75 | 5,010,156.81 |
| 1886 | 373,500.31 | 1,573,027.10 | 9,413,358.07 |
| 1891 | 920,174.57 | 2,885,571.44 | 19,436,961.84 |
| 1896 | 1,886,258.00 | 6,388,144.66 | 38,196,890.92 |
| 1901 | 3,095,666.07 | 11,773,032.07 | 62,400,931.00 |
| 1906 | 6,212,615.02 | 24,292,692.65 | 102,566,398.10 |

Head Office - - - Montreal