

SUNSHINE

VOL. IX
No. 3

MONTREAL

MARCH,
1904



CITY HALL, BRUSSELS.

This is one of the most interesting edifices in Brussels. It is of regular quadrangle form, one hundred and ninety-eight feet in height and one hundred and sixty feet in depth, and encloses a court. The tower is three hundred and seventy feet high. The entire building dates back to the fourteenth century and is still occupied by municipal offices. The style of architecture is Gothic.

Brussels.

Brussels, the capital of Belgium, is situated in a fertile plain on the Senne, twenty-seven miles south of Antwerp and one hundred and ninety-three north-east of Paris. It communicates by canal with the Scheldt, and so with Antwerp, and railways connect it with Germany, France and Holland, as well as with all the principal towns of Belgium. The city has a circumference of about five miles, and is built partly on the side of a hill; some of the streets are so steep that they can be ascended only by means of stairs. Brussels may on the whole be pronounced one of the finest cities in Europe. The upper town is the newest and most fashionable quarter, the King's palace, public offices, chief hotels and mansions of foreign ministers are here. The lower town has peculiar interest to visitors on account of its closely built old streets, with their numerous handsome buildings, formerly belonging to the Brabant nobility, but now occupied by merchants and traders, giving a fine picturesque appearance, while some of the public edifices are unrivalled as specimens of Gothic architecture. This part has also several noble churches, but it is now wholly given over to trade. French is spoken in the upper town, but in the lower Flemish is prevalent, and in one quarter the Walloon dialect is spoken. The English language, owing to the large number of English who reside here, is also very common. The walls which formerly surrounded Brussels have been removed, and their place is now occupied by pleasant boulevards extending all around the old town and shaded by alleys of limes. The *Allée Verte*—a double avenue along the Scheldt Canal—forms a splendid promenade, and leads towards the country palace of *Loeken*, three miles north of the city. Besides the fine park in the upper town, covering an area of some thirty-two

acres, ornamented with fountains and statues, and surrounded by the palace and other state buildings, Brussels has several other squares or places, among which the most noteworthy are: the *Place Royale*, with its colossal monument of Godfrey of Bouillon; the *Grande Place*, in which is situated the *Hôtel de Ville*, a splendid Gothic structure, erected in the beginning of the fifteenth century; it has a spire of open stonework three hundred and sixty-four feet high, and it was here, in 1568, the patriot counts, Egmont and Horn were beheaded by order of the Duke of Alva; and the *Place des Martyrs*, where a memorial has been erected to those who fell in the revolution of 1830. Among the churches the largest and finest is the Cathedral of St. Gudule, which dates from the thirteenth century, and is built in the pointed Gothic style, with many richly painted windows, and a pulpit considered to be the masterpiece of Verbruggen. In the *Palais des Beaux Arts* is the picture-gallery, containing the finest specimens of the Flemish school of painting; a valuable museum; and the public library, with over 250,000 volumes and about 22,000 manuscripts, many of the latter being beautifully illuminated. The new *Palais de Justice*, built in 1856-83 from designs by Poelaert, at a cost of more than \$10,000,000, is one of the most magnificent buildings in Europe. The Royal Palace and National Palace are important buildings. Brussels is the seat of the provincial government of South Brabant as well as of the general government of the kingdom. In commercial and industrial matters Brussels is very prominent. Its lace is particularly famous. Of the carpets which pass under the name of Brussels carpets only a few are manufactured here, most of those of Belgian make being produced at Tournai. Carriage building is a prominent industry. The population of Brussels and suburbs is 561,782.



PALACE OF JUSTICE, BRUSSELS — Completed in 1883. Cost \$10,000,000.
ROYAL PALACE, BRUSSELS.



M. PAUL JAMOTTE,
 Directeur pour la Belgique
 Le "SUN" du Canada,
 Bruxelles.

Mr. Paul Jamotte, the manager of the Sun Life of Canada for Belgium, is a man of wide business experience, having served a number of years in the railway service, qualifying for the same at the *Athénée de Bruxelles*. Being attracted by the life assurance profession, he eventually gave himself to it, entering the service, as general inspector, for a large American company. When the Sun Life of Canada opened business on the Continent, Mr. Jamotte joined the Company's staff, and eventually became manager for the Belgium agency and is doing valuable service for the Company in this very important branch.

Physician (looking into his ante-room, where a number of patients are waiting)
 —“Who has been waiting the longest?”

Tailor (who has called to present a bill)
 —“I have, doctor; I delivered the clothes to you three years ago.”—*Med-Times*.

Saving Not a Hardship.

The necessity of paying a certain amount of money at regular intervals, is not a hardship, but a practice sure to inculcate thrift.

Human nature, says the National Underwriter, seems to be so constituted that it is even harder to retain money than it is to earn it, a task of itself calling for all the skill a man can exercise, so that anything that has a tendency to form the habit of saving, even though that influence be small, is deserving of encouragement for that alone. Moreover, life assurance has its own peculiar and distinct merits in addition.

The Sun Life of Canada is
 “Prosperous and Progressive.”



CHIEF OFFICE FOR BELGIUM,
 Sun Life of Canada,
 11 Rue Royale, Brussels.



1. THE BOURSE, BRUSSELS.

An imposing building in Louis XIV. style. Its vast proportions and richness of ornamentation combine to make the building worthy of being the commercial center of an important metropolis. The principal facade is embellished with a Corinthian colonnade to which there is an ascent of twenty steps.

2. LA BANQUE.



M. LOUIS VERHOEVEN,
Secrétaire pour la Belgique
Le "SUN" du Canada,
Bruxelles.

Mr. Louis Verhoeven, the secretary of the Sun Life of Canada for Belgium, is a graduate, in Latin studies, of *Notre-Dame* College of Brussels, and received his graduation diploma for philosophy and arts at the University of Louvain. He has been connected with the Sun Life of Canada from the beginning of the Company's operations in Belgium in 1894, and is rendering valuable service to the Company.



He Came Prepared.

The train, as usual, crawled along—you know the line—and then stopped dead. "Conductor!" shouted a jovial passenger, "may I get out and pick some flowers?"

"Afraid you won't find many around here," said the conductor, good humoredly.

"Oh, there'll be heaps of time," replied the jovial one. "I have brought a package of seeds."—Exchange.

From "Way Down South."

The Prospect of Atlanta, Georgia, is responsible for this:

The Sun Life of Canada, the sterling old Company, made magnificent strides last year, and is more than ever entitled to be known as "Prosperous and Progressive." During the year, the Company issued assurances which were paid for in the goodly sum of \$14,167,205.47, an increase over previous year of over \$3,000,000, the total amount now outstanding being \$75,681,188.87. The asset account now stands at \$15,505,776.48, an increase of over \$2,000,000. The Sun Life of Canada is doing a fine business in the Southern States. In Georgia alone, the writings during 1903 amounted to nearly one million dollars. The Company issues up-to-date policy contracts, pays exceptionally good dividends, and is classed among the well-managed life companies of the world.



Frankness.

"Frankness," said speaker Cannon, "is an attribute greatly to be admired. The frankest man I ever knew was a chap out in Illinois who served several terms in the legislature. Then he came home and built himself a fine house. It was a beauty and cost a power of money.

"Nice house you've got there," said a visitor in the town where the ex-legislator lived.

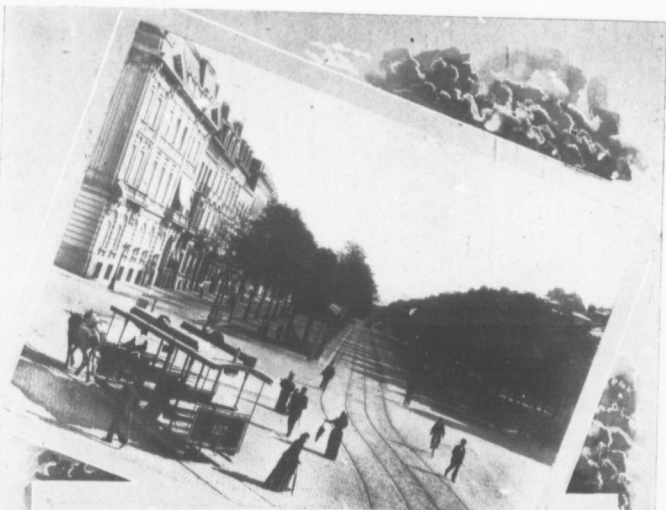
"Yes," he replied, "it is a nice house."

"Where did you get the money?"

"Down at Springfield, of course," the ex-legislator replied. "I tell you, my friend, there is a heap of yeas and nays in that house."—New York World.



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"Prosperous and Progressive."



AVENUE LOUIS, BRUSSELS.
BOIS DE LA CAMBRE.

Bois de la Cambre

SUNSHINE

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

A. M. MACKAY, *Editor.*

		March							1903	
	SUN	MON	TUE	WED	THU	FRI	SAT			
Full Moon in Jan		East Star in Feb	1	2	3	4	5			
6	7	8	9	10	11	12				
13	14	15	16	17	18	19				
20	21	22	23	24	25	26				
27	28	29	30	31	How Moon in Feb	First Day in Mar				



HEAD-OFFICE BUILDINGS
 SUN LIFE ASSURANCE COMPANY
 OF CANADA.

DIRECTORS :

R. MACAULAY, Esq.
President and Managing-Director.

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Vice-President.

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- GEO. WILKINS, M.D., M.R.C.S. ENG.
- ASSISTANT ACTUARY :
- ARTHUR B. WOOD, A.I.A.
- SUPERINTENDENT OF AGENCIES :
- FREDERICK G. COPE.

"Prosperous and Progressive," We
 Hear You Say?

There is a copy of the Insurance and Finance Chronicle of February 5th, published at Montreal, on our desk. On page 171, is a table giving the life assurance business of the Canadian companies for 1903—as compiled from advance figures supplied by the companies. We were curious to know just where the Sun Life of Canada stood, and were gratified to see that in 1903 this Company was in the lead of any other Canadian company. The table referred to gives three items. We know the readers of Sunshine will be interested in them.

The first two items of the table and the position of the Sun Life of Canada with the company that comes nearest is as follows :

	Net Premiums received.	Policies new and taken up
Sun Life of Canada . . .	\$3,297,497	\$14,167,200
The next highest Co'y . . .	2,798,988	10,122,130
Difference	\$ 498,509	\$ 4,045,060

In the above, it will be noted that the difference in premium income of the Sun Life of Canada over the other company is \$498,509. We would naturally think that with this increased premium income the Sun Life of Canada would have more assurances in force than "the next highest company," but this is not the case—the company which the Sun Life of Canada exceeds in premium income has

\$19,849,921 more in force. Here is the item in the table :

	Total Assurances in force.
Sun Life of Canada . . .	\$75,681,189
The other company . . .	95,531,110

It will, therefore, be seen that the Sun Life of Canada, with nearly \$20,000,000 less assurances in force, had an increase of \$498,508 in premium income.

Is it any reason what we are so persistent in putting into relief our motto—"Prosperous and Progressive."

We fear we may be misjudged in giving these comparisons, but are we not commanded to let our light shine?

If we do not tell our readers where we stand in relation to others, how are they to know we are correct when we make the assertion that we are "Prosperous and Progressive?"

Are you thinking about increasing your life assurance? Of course we would not dare to dictate to you what you should do.

There are many good companies—but we are interested in one—the Sun Life of Canada, and we think the figures quoted above should also interest you.

Do they?

The only way you can participate in the Company's prosperity, is by becoming one of its policyholders.

We trust you may.



The April Sunshine.

We hope to give a number of views of the recent Baltimore fire in the April issue of Sunshine.



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



DOCTOR THÉO HUYBERECHTS,
Premier Médecin Examineur pour la Belgique
Le "SUN" du Canada,
Bruxelles.

Doctor Théo Huyberechts, the chief medical examiner of the Sun Life of Canada for Belgium, is one of the most prominent of Brussel's physicians, and is highly esteemed as a practitioner. Doctor Huyberechts graduated with honors at the University of Louvain about twenty years ago. He was for many years medical superintendent of the St. Jean and Elizabeth Hospital, and held other official appointments, but had to give them all up to devote his entire attention to his large practice.



Not in the Prescription.

"What you want to do," said the druggist, as he handed the old darkey the medicine, "is to take a dose of this after each meal."

"Yes, suh," was the reply, "an' now, will you please, suh, tell me whar I'm gwine ter git de meals?"—Atlanta Constitution.



DOCTOR VANDAM,
Médecin Examineur pour Bruxelles,
Le "SUN" du Canada.
Bruxelles.

Doctor Vandam, medical examiner of the Sun Life of Canada for Brussels, is managing colonel of the medical service of the Civil Guard at Brussels. He is also an officer of the Order of Léopold, Belgium, and of the Legion of Honor, France.

Doctor Vandam is a physician to the King's household, vice-president of the Medical Federation, and a member of the Brabant Provincial Commission. In addition to all these duties he enjoys an exceedingly large practice in the city, where he is so much respected and honored.

A life spent worthily should be measured by a nobler line—by deeds, not years.—R. B. Sheridan.

Almost Heroic.

A farmer went into the office of Biddeford, Maine, dentist the other day and inquired what the charge was for pulling a tooth.

"Twenty-five cents without gas and fifty cents if you take gas," replied the dentist.

"I don't want any gas," said the farmer.

"I admire your courage," replied the dentist. "Most people want to take gas."

"Oh, it isn't me; it's my wife that's going to have the tooth out," explained the farmer.—New York Tribune.



An Argument Answered.

Mrs. Jones—"Why don't you lay up your money for a rainy day, Patrick?"

Patrick—"Shure 'twould be no use mum, for Oi couldn't spend it thin Oi'm always laid up on a rainy day with the rheumatism."



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FLEMISH MILK WAGGON, BRUSSELS.



1. ST. GUDULE CATHEDRAL, BRUSSELS.

This is one of the most imposing and most ancient Gothic churches in Belgium. It was built in 1220, and has been in constant use for over six hundred and eighty years, and is today in good state of preservation.

2. MEMORIAL COLUMN OF THE CONGRESS OF 1830.

By the revolution of 1830, Brussels became the capital of the independent kingdom of Belgium.

3. OLD CORN EXCHANGE.

Life Assurance for Women.

By MISS MINA MACDONALD,
Special Representative Women's Department, Montreal
City Agency, Sun Life of Canada.

"A woman of real genius, I know, but what is the upshot of it all? She and her sex had better mind the kitchen." This masculine outburst, alluding to the author of "Aurora Leigh," expresses well the opinion of woman's position, even as late as the middle of the last century. Woman's particular worth was conceded, so long as she stayed quiet in the house, and never said "No" when the world said "Ay." But the trend of the last half century has been away from all that, and woman's independence is one of the striking features of society in the beginning of the twentieth century.

Woman has passed from family dependency to self-dependency. Her worth has a decided economic value in the community, and by its means she supports herself and very often others of her family. There is now no profession or industry in which women may not engage, and the money result of a woman's labor forms a fund over which she has control, making for her personal and proprietary independence.

But along with woman's entrance into the industrial world and her enjoyment of her new privileges have developed new duties and responsibilities. Whereas, in earlier times, the father was looked to as the bread-winner for the entire family, the duty is now shared in many instances by one or more of the daughters as well as the sons. Many a woman, too, through force of circumstances, finds devolving upon her the care of an aged parent, an invalid sister or brother, the helpless children of her own or somebody else's family, and as a rule she takes up such duties bravely, feeling her right to take her place as one of the independent doers of the world's work, she is ready to meet

her share of the duties and responsibilities involved.

One of such responsibilities confronting many women is the need of making some provision for herself, or for those dependent upon her, when she shall no longer be able to compete in the world market for wages, but how to do this is the question, especially for those whose earnings are not large enough to allow for much saving.

More and more women are coming to think of life assurance as a means of providing for contingencies. In modern financing, life assurance has for some time figured largely in the accounts of men, but until quite recently even self-supporting women have been slower to see its advantage. Now the leading companies write policies for women at the same rates as for men, and every woman ought to ask herself "Is not worth while for me to take out a policy?" To the woman who has children, whether she is a widow or not, it seems clear that life assurance is, not a duty, at least an excellent plan for assuring to the children certain means in case of her death. Or suppose she takes out an endowment policy while her children are quite young, by the time the boy or girl is ready to enter college the endowment falls due, and the money is at hand for education. The endowment plan too, appeals to the woman earning her own living, whether she expects to continue among the wage earners or not; suppose while she is young, she takes out a fifteen or twenty year endowment policy for a thousand dollars, the premium will in ordinary cases scarcely be felt as a burden, the money might otherwise be spent on matinee tickets, extra gloves, chocolate or other luxuries. She will feel obliged in necessity, to save until the premium

is made sure of. The years pass quickly, as years do, and if she is married the thousand dollars may come as a blessing, helping to furnish a home of her own or to lighten the burden of care for herself or her family, while if she had been steadily working in the rush and turmoil of modern competition, she will be glad of the chance to take life a little less strenuously, knowing that she has a snug little sum to rely on. After all, as some one writing on the subject not long ago remarks, life assurance on modern lines is nothing more or less than a savings bank that yields a dividend to its depositors, and it has the advantage over the savings bank that in case of death the principal is larger than the saving.

To sum up, here are a few reasons why women should assure :

1st. It is as necessary for a woman

who has others dependent on her, as it is for a man in like circumstances.

2nd. It gives large returns for the amount invested.

3rd. An endowment policy provides against a dependent old age.

4th. It promotes a habit of regular savings and prevents useless or extravagant expenditure of the whole of one's income.

5th. It assures a property over which she has entire control, to leave to whom she will or to devote to whatsoever object she chooses.



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



ANCIENT FLEMISH HOUSES, GRAND PLACE, BRUSSELS.

A Book of "Don'ts."

"Some Life Insurance 'Don'ts'" (mainly for agents), is the title of a little book by Mr. J. Carlisle McCleery, which should be in the hands of every life assurance agent. It can be, by sending a shilling to Mr. McCleery, 35 Queen Victoria Street, London, E.C. If it is not worth the shilling and many of them, we are sure the author will refund the money, but he will never be asked. To give a taste of the good things it contains, we give a few "Don'ts." They are all so good we felt tempted to reprint the whole book, but feared the copyright laws:

Don't, for goodness's sake, ask a possible policyholder to assure his life as a favor to yourself. A provision merchant who sold bacon on the same terms would be laughed at.

Don't approach a man when he's completing a big contract or is at family prayers. There is time for everything, and a proposal form thrown with confetti on a man's wedding morn, is apt to make the bride uncomfortable.

Don't part your hair in the middle. If nature has condemned you to mere port and starboard trimmings, you cannot help yourself, but don't try to assist nature in the matter. You might possibly be addressed as: "Mrs.," and the climax of your trouble would come if it should happen to be "Miss."

Don't be disappointed if you don't succeed at the first time of asking. Your present wife didn't say "Yes" when you first proposed. She did, did she? Ask her now and you'll find I'm right.

Don't "nag" your client. He is probably a married man and you have no right to do another person out of a job.

Don't be alarmed if your client interposes arguments and raises objections. That is the time to rejoice with exceeding great joy. Like the money lender, he is taking some interest in the business.

Don't let your man off with the favorite plea that he'll do without assurance and take the risk. He is not taking the risk; it is his wife and family who are taking it, and wives would not be so stubbornly antagonistic to life assurance if they only realized that fact.

Don't let him take out a policy in an assessment office. Two people, at least, will regret it if he does—himself and his widow.

Don't tell a man he may die next year. He may dislike generalities and may press for more detailed information which you might be unable to give.

Don't bring out your best arguments at the

start. Soup invariably precedes the joint.

Don't be afraid to call upon a man a second, third, fourth, aye even unto seventy times seven. You don't pack up your fishing tackle if the fish don't respond to the first cast, do you?

Don't let a man think you are canvassing him from motives of pure philanthropy. Some men think all other men liars. Your client may be among the "some."

Don't quibble with a man over the place and date of his birth. He was there; you were not.

Don't attempt to explain the meaning of the word "Quinquennial." "Compromisorial" is a fool to it. A man who pays a certain sum fortnightly and calls it "bi-weekly," would go into hysterics if "quinquennial" were mentioned.

Don't place too much faith in stationery. In nine cases out of ten, it spells "stationary."

Don't rely on prospectuses. In many cases they are about as useful as the map of England if you wanted to go from Berlin to St. Petersburg.

Don't trouble about the awkwardness of the hour at which a client may wish to see you. He is in bed, all the better. He can't get out.

Don't cultivate the "punch in the presence of the passenjare" style of address. It becomes monotonous — except when Mark Twain is talking.

Don't forget to know where to draw the line. You can talk a man into assurance and talk him out again. Know when to stop.

Don't forget that the moment you assure a man, you have made a capitalist of him. Weigh him before and after he receives his policy, and note the difference.

Don't imagine that there are only three "professions" — divinity, law and medicine. There is a fourth of equal importance to any of the three. The professor of divinity may prepare a man for heaven; the professor of law is prepared to send him elsewhere; the professor of medicine may postpone a journey to either locality, but the life assurance solicitor prepares him for whatever may happen.

Don't lie too long—in bed I mean. But when you button-hole a client at, say, 10 a.m., don't open the conversation with words to the effect that the early bird catches the worm. He may object to being likened to a crawler.

Don't talk nonsense, but don't be led away by the suggestion that silence is golden. It is not. Silence is copper. It is the man who can talk — and knows when to stop — who gathers in the shekels.

LE "SUN" DU CANADA

Compagnie d'Assurances sur la Vie

Fondée en 1865 à Montréal

Extraits du Rapport officiel pour 1903

Assurances nouvelles dont les primes ont été payées	Frs 73,405,209.68
Augmentation sur 1902.	16,251,370.67
Revenus en Primes et Intérêts, Loyers, etc.	20,653,572.54
Augmentation sur 1902.	2,200,156.26
Actif au 31 décembre 1903	80,340,810.78
Augmentation sur 1902.	10,494,837.31
Excédent non réparti (calculé d'après l'étalon de la Compagnie, la table Hm. avec 4% d'intérêt sur les contrats émis avant le 31 décembre 1899, et 3½% sur ceux émis après cette date)	5,188,510.31
Augmentation sur 1902.	1,498,457.61
Bénéfices payés aux assurés	484,306.27
Sinistres, Assurances mixtes (dotations) échues, Bénéfices et autres paiements faits aux assurés en 1903	6,173,115.13
Sinistres, Assurances mixtes (dotations) échues, Bénéfices et autres paiements faits aux assurés jusqu'au 31 décembre 1903.	52,311,070.72
Assurances en vigueur au 31 décembre 1903	392,130,512.28
Augmentation sur 1902.	44,039,312.13

PROGRÈS RÉALISÉS

ANNÉES	REVENUS	ACTIF NET sans compter le capital souscrit mais non payé	ASSURANCES EN VIGUEUR
1893	Frs 6,427,373.68	Frs 20,734,595.34	Frs 144,040,189.17
1903	20,653,572.54	80,340,810.78	392,130,512.28
Augmentation en 10 ans	Frs 14,226,198.86	Frs 59,606,215.44	Frs 248,090,323.11

DIRECTION POUR LA BELGIQUE :
11, RUE ROYALE, BRUXELLES

PAUL JAMOTTE,
Directeur

LOUIS VERHOEVEN,
Secrétaire

BANQUIERS :
Crédit Lyonnais, Bruxelles

Sun Life Assurance Company of Canada

RESULTS FOR 1903

Assurances issued and paid for	\$14,167,205.47
Increase over 1902	3,136,514.54
Cash Income from Premiums, Interest, Rents, etc.	3,986,139.50
Increase over 1902	424,630.16
Assets at 31st December, 1903	15,505,776.48
Increase over 1902	2,025,503.60
Undivided Surplus over all Liabilities except Capital (according to the Company's Standard the Hm. Table, with 4% interest on policies issued before 31st December, 1899, and 3½% on those issued since)	1,001,382.46
Increase over 1902	289,202.32
Profits paid Policyholders	93,471.11
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1903	1,191,411.22
Death Claims, Matured Endowments, Profits and all other payments to Policyholders to December 31st, 1903	10,096,036.65
Life Assurances in force December 31st, 1903	75,681,188.87
Increase over 1902	8,499,587.24

TEN YEARS' PROGRESS

	INCOME	Net Assets exclusive of uncalled Capital	Life Assurances in force
1893	\$1,240,483.12	\$4,001,776.90	\$27,799,756.51
1903	3,986,139.50	15,505,776.48	75,681,188.87
Increase	\$2,745,656.38	\$11,503,999.58	\$47,881,432.36