

PRINCE EDWARD ISLAND—"THE GARDEN OF THE GULF"

# SUNSHINE

Vol. XIV.  
No. 11

MONTREAL

NOVEMBER  
1909



PRINCE EDWARD ISLAND—SHORE SCENE NEAR MALPEQUE. The above photograph, and all in this number, are by Mr. W. S. Louson, an amateur photographer, who delights in the beautiful scenery of his native island province.

# SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS  
SUN LIFE ASSURANCE COMPANY  
OF CANADA.

DIRECTORS :

R. MACAULAY, Esq.  
*President.*

S. H. EWING, Esq.  
*Vice-President.*

J. P. CLEGHORN, Esq.  
CHARLES CUSHING, Esq.  
J. R. DOUGALL, Esq.  
ABNER KINGMAN, Esq.  
T. B. MACAULAY, Esq.  
JOHN MCKERGOW, Esq.  
JAMES TASKER, Esq.

T. B. MACAULAY, F.I.A.  
MANAGING DIRECTOR AND SECRETARY.  
GEO. WILKINS, M.D., M.R.C.S., ENG.  
CHIEF MEDICAL OFFICER.

ARTHUR B. WOOD, F.I.A.  
ACTUARY.

E. A. MACNUTT,  
TREASURER.

FREDERICK G. COPE,  
ASSISTANT SECRETARY AND  
SUPERINTENDENT OF AGENCIES.

SUN		MON	TUE	WED	THU	FRI	SAT
	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	Nov 28	Nov 29	Nov 30	Dec 1	Dec 2

### Brains and Life Assurance.

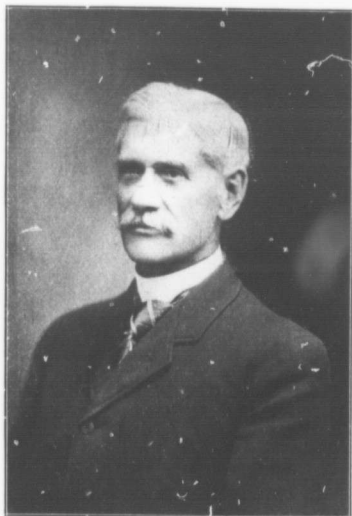
Elbert Hubbard, that presenter of sane things in unusual garb, tells an interesting story in the New York American, of how life assurance took on a new appearance to him. In the financial flurry of November, 1907, he found himself and his Roycroft plant in dire need of money—even his ability could not ward off the demands that come to every business man. Approaching a financial man for a loan one day, he was informed that a hundred thousand dollars would be loaned on the plant, but Mr. Hubbard himself must hand over a life assurance policy for the same amount. As the banker said, "Your brains are the chief asset in this business. Your initiative evolved the business and you know the work in every part. The buildings were built and the machinery installed with your mental raw stock in mind. With you there, the value of the plant is reasonably assured. With you gone, it is a conjecture, why, people would not consider a loan for an instant without the assurance on your life."

It was more than a compliment to Elbert Hubbard; it was a straight business transaction and Mr. Hubbard recognized it as such. Many a business man looks upon his plant, the business he has

built  
guaran  
family  
assets  
consid  
assets  
in an in  
that m  
ger or  
it to  
the bra  
do so a  
the sar  
The  
expres  
suranc  
or it is  
says it  
necessi  
built  
faith in  
and en  
life. A  
a great  
tressing  
society  
cline.  
Ernst  
and soc  
and on  
for the  
assure.  
gives se  
doubt.  
that lif  
or bene  
a matte  
It is tru  
lence, a  
passing  
but now  
lite asst

built up by hard toil, as a sufficient guarantee of the future comfort of his family if he is removed. He values his assets as they are in his life, neglecting to consider duly the added value given those assets by his life. A business bringing in an income of \$10,000 may not be worth that much in a bulk sum when its manager or builder is gone. Far more safe is it to neglect insuring against fire, as the brains that built the business could do so again, for no two sets of brains fill the same niche. Brains need assuring.

These are Mr. Hubbard's own words, as expressing his revised opinion of life assurance: "Life assurance is a good thing, or it is not. The consensus of opinion says it is not only a good thing, but a necessity of modern times. Business is built on confidence. The greater our faith in each other the more safe, secure and enjoyable becomes the voyage of life. And life assurance eliminates, to a great degree, the disturbing and distressing factor of death. It makes of society and business a body without decline. To use the language of Professor Ernst Haeckel, 'It gives us financial and social monism.' It makes for unity and oneness. Also it makes for morality, for the boozier and the bounder can't assure. It cements the social fabric and gives security in peace and freedom from doubt. It is time to get rid of the idea that life assurance is a quasi-charitable or benevolent institution. It is no more a matter of charity than fire insurance. It is true that it had its rise in benevolence, and its first manifestation was a passing of the hat for the afflicted family; but now it is a matter of business. A life assurance policy is a commodity."



Mr. E. R. Brow.

We once heard that in the west a philanthropist gave a lot of land to a town for a cemetery. It was fenced in and made in readiness, but the place was so barren of deaths that the inhabitants had to shoot one of their number to give the cemetery individuality. Down in Prince Edward Island they don't shoot, but people seldom die. This Company has had only four deaths there during the past eight years, and two were accidental, so that only two died from natural causes in that time. If we had such a happy experience all over the world what dividends we would pay! We are now a noted dividend paying Company, in spite of the fact that people in other places persist in dying now and then.

Mr. E. R. Brow, is the manager for this favoured province, and we can credit a good deal of the favourable mortality experience to his managerial ability, for he

is exceedingly careful in the selection of risks—only the very best are allowed to enter into the Sun Life fellowship. The Inspector of Agencies for Canada tells us that lapses of policies are a rare thing in the Prince Edward Island agency. There has not been one this year so far. Other Agency Managers would do well to write this on a card and place it in a conspicuous place on their desks. Mr. Brow joined the Sun Life force in 1891, and with the exception of a year or so he has been with us ever since. He is yet one of our young men and is wedded to the old "Prosperous and Progressive." We have a number of things we could say about Mr. Brow, but we wish to spare his feelings. His work is his best biography.



#### Points of Interest About Prince Edward Island.

Prince Edward Island is 140 miles long and from 2 to 34 miles wide.

It contains an area of about 2,184 square miles.

It was discovered by John Cabot on St. John's day, June 24, 1497, five years after the discovery of the West Indies by Columbus.

The Indians called the Island "Abegweit"—"Rest on the Wave."

It was appropriated by France in 1523.

The Island was called "Isle St. Jean" by Champlain in 1603.

It was ceded to Great Britain in 1713; changed hands several times, but was finally ceded to Britain by Treaty of Paris in 1763.

Prince Edward Island has been a self-governing colony since 1769.

The Legislature of Prince Edward Island is the oldest of the American continent, having first met in 1773.

Responsible Government was granted in 1851.

In 1873 the Island became a province of Canadian Federation.

It has one House only—a Legislative Assembly, consisting of 30 members.

Number of voters 21,129.

Population (1901) 103,259.

It is the most thickly settled province of Canada.

It is settled by old stock—English, Irish, Scotch and French. The English now number 24,043, Irish 21,992, Scotch 41,473, and French 13,866. There are also two Indian reserves with a total population of 288.

There are 45,796 Roman Catholics, 30,750 Presbyterians, 13,402 Methodists, 5,976 Anglicans and 5,905 Baptists.

Nearest point in Nova Scotia 15 miles and nearest point in New Brunswick 9 miles, separated by the Northumberland Strait.

The Island is connected with the mainland by cable—the first cable to be laid in America and the second in the world.

Prince Edward Island is 24 hours distant from Boston and Montreal.

It is at the front door of Canada, with direct steamships to England, Boston, New York, the West Indies and all other parts of the world.

Its principal towns are Charlottetown, Summerside and Georgetown.

Charlottetown, the capital, on Hillsborough Bay, founded in 1768, has a population of about 13,000, and possesses one of the finest harbors in the world. It has one of the most beautiful natural pleasure grounds in America—Victoria Park.

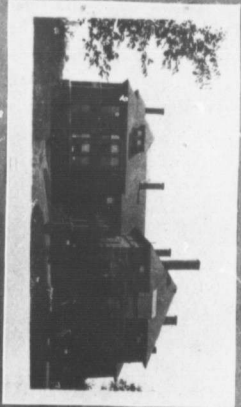
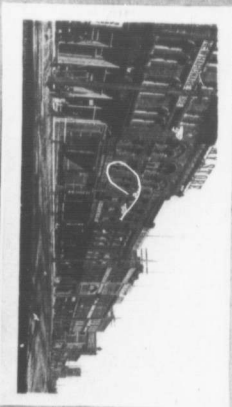
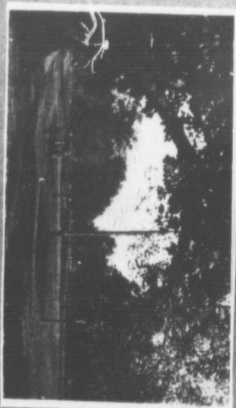
Prince of Wales College at Charlottetown, dates from 1860. More eminent men have secured their early education within its walls than in any other institution of its size in America.

Near Charlottetown are the remains of an old French fort, built by the French in 1720.

A mile from Charlottetown are the Belvidere Golf Links, said to be unsur-

PRINCE EDWARD ISLAND—CHARLOTTETOWN VIEWS.  
Queen Street,  
Rochford Square.

Queen Square Gardens,  
P. E. I. Hospital.



passed for beauty of situation by any links in Canada.

Summerside, the second largest city has 3,000 population; to the north is Richmond Bay, rich in oyster beds some 15,000 to 16,000 acres in extent. Here are found the famous "Malpeque" oysters which were awarded the *grand prix* at the Paris Exhibition. Summerside boasts one of the largest departmental stores in the Atlantic provinces of Canada.



PRINCE EDWARD ISLAND—WEST RIVER,  
A CHARMING SUMMER RESTING PLACE.

Prince Edward Island is celebrated for its farm products. Its roots are said to be the best on the market.

Total value of farm property, \$30,434,089.00.

Value of its fisheries for the year 1907, \$1,493,695.00.

A Government Experimental Farm has been maintained for over 40 years.

The breeding of improved live stock is receiving greater attention each year.

The Island is noted for its fine horses.

It is more like the Old Land than any other part of Canada.

There are more than fifty hotels on the Island.

It is the cheapest part of the Dominion to live in.

It has a fine climate, normal, never excessive heat nor excessive cold.

For the past five years, during summer months, the temperature averaged about 70 degrees, the highest registered being 86½ degrees.

In no country of the world do men live to such a green old age. Only about one per cent. of the population dies in each year. About one-third of the population dies at the age of between 70 and 80.

Navigation generally closes towards the end of December and re-opens about the middle of April.

The railway is owned by the government and is narrow gauge, 275 miles in all.

The school system is free; attendance between the ages of five and thirteen is compulsory.

There were 570 school teachers in 1905.

#### A Few Assurance "Cans."

A life assurance company cannot take the place of a husband, but it

Can preserve the family from want; it  
Can lighten their load of care; it

Can build a barrier to the almshouse, or against adversity; it

Can lay the foundation of home and independence; it

Can certify to man's affectionate regard for his family; it

Can place his widow above the need of marrying for a home; it

Can add to a man's years by freeing him from anxiety about the future of his family; and it

Can heighten the esteem in which his wife and children hold him.—Business, Manchester.



PRINCE EDWARD ISLAND—A WHEAT FIELD.



PRINCE EDWARD ISLAND—REAPING SCENE AT TIGNISH.

### The Oldest Book in the World.

The oldest book in the world is a papyrus scroll now preserved in the National Library at Paris, says the Japan Register and Messenger. The scroll is very old ; it was written about the year B.C. 2500—about 4410 years ago ! Yet the scroll itself is only a copy of a much older treatise, and is said to date from the year B.C. 3400 or thereabouts—about 5310 years ago,—truly an old book, and one which shows that civilization and culture is by no means a new thing in the world.

The book is called the precepts of *Ptah-Hotep*, an Egyptian Viceroy, and son of one of the ancient kings of Egypt. It is said to have been written by its author late in life, as a book of guidance for his sons. In style it is very like the Proverbs of Solomon : indeed it is very difficult to suppose that King Solomon, who was a great scholar, and had many affinities with Egypt, was unacquainted with the book when he was compiling the collection of old sayings which bears his name. The subjoined extract will give an idea of the character of the book.

“ Here beginneth the book of the wise sayings of the Lord Prefect *Ptah-Hotep*, the first-born, the son of the King, the well-beloved of the Lord :

That the ignorant and the foolish may be instructed in the understanding of wisdom.

Whoso giveth ear, to him these words be as riches ;

To him that heedeth them not, to the same shall come emptiness forever.

Thus speaketh he, giving counsel unto his son.

Be not thou puffed up with thy learning ; honour the wise, neither withhold thou honour from the simple.

The gates of art are closed unto none ; whoso entereth thereat though he seeketh perfection, yet shall he not find it.

But the words of wisdom are hid, even

as the emerald is hid in the earth, and adamant in the rock, which the slave diggeth up.

Yield unto him whose strength is more than thine, who falleth upon thee in anger, be not thou inflamed, neither lay thy hands upon him ; so shalt thou escape calamity.



PRINCE EDWARD ISLAND—A PLOUGHING SCENE  
NEAR CHARLOTTETOWN.

He is froward, it shall not profit thee to contend against him ; be contained, and when he rageth against thee, oppose him not ; so in the end shalt thou prevail over him.

If one rail against thee, and flout thee, answer him not again, but be as one who cannot be moved ; even so shalt thou overcome him. For the bystanders shall declare that he who, being provoked, holdeth his tongue, is greater than he who provoketh ; and thou shalt be honoured of those who have understandng.



PRINCE EDWARD ISLAND

The  
nal ap  
Dicke  
life as  
Societ

S

To be

I, C  
of Po  
the 7  
resid  
Count  
assur  
Societ  
life, I  
does n  
never  
never  
Ruptu  
am no  
tends





PRINCE EDWARD ISLAND.—PRINCE OF WALES COLLEGE, CHARLOTTETOWN. It is said that more eminent men have secured their early education in this College than in any other institution of its size in America.

#### Charles Dickens' Life Assurance.

The following is a copy of the original application form filled up by Charles Dickens when making application for life assurance to the Sun Life Assurance Society :

#### SUN LIFE ASSURANCE SOCIETY. DECLARATION.

*To be made and signed by or on behalf of  
a Person making an Assurance  
on his or her own life.*

I, Charles Dickens, born in the Parish of Portsea, in the County of Hants, on the 7th day of February, 1812, and now residing at 48 Doughty street, in the County of Middlesex, being desirous of assuring, with the Sun Life Assurance Society, the sum of £1,000 on my own life, Do Hereby Declare that my age does not exceed 26 years ; that I have never had the Cow Pock ; that I have never had the Gout, nor Asthma, nor Rupture, nor any Fit or Fits, and that I am not afflicted with any Disorder which tends to the shortening of life ; and this

Declaration is to be the basis of the Contract between me and the said Society ; and if any untrue Averment is contained in this Declaration in setting forth my age, state of health, profession, occupation, or other circumstances, then all monies which shall have been paid to the said society upon account of the assurance made in consequence thereof, shall be forfeited.

Dated this 9th day of February, 1838.  
(Signed) CHARLES DICKENS.



#### A Misunderstanding.

A school teacher in an American town had recited to her class the story of the landing of the Pilgrims, and when she had finished she told each pupil to try to draw from his or her imagination a picture of Plymouth Rock. Most of them went to work at once, but one little fellow hesitated, then at length raised his hand. "Well, Willie, what is it," asked the teacher. "Please, ma'am, do you want us to draw a hen or a rooster?"

### What Policyholders are Saying.

From Souris, P.E.I.

SOURIS, P.E.I., July 31st, 1909.

E. R. BROW, Esq.,

Sun Life Assurance Co., of Canada,  
Charlottetown.

Dear Sir,—I am in receipt of yours of the 29th instant, enclosing dividend certificate on my policy for \$5,000.00, and must say that the profits for the past five years are very satisfactory indeed. I have decided to have the amount added to my policy.

Yours truly,

J. G. STERNS.

From Ottawa.

OTTAWA, Ont., Aug. 31st, 1909.

Messrs. J. R. & W. L. REID,

Sun Life Assurance Co., of Canada,  
Ottawa, Ont.

Dear Sir,—Mr. N. F. Ingersoll, Special Agent, handed me a few days ago a list of options being distribution of profits to which I am entitled under policy No. 40686. I have decided to take option No. 3, a cash payment of \$44.15. I might say this was a very agreeable surprise to me, as I had forgotten about the distribution of profits every five years, and I assure you that I am more than satisfied with this showing.

Wishing the Sun Life and all Ottawa representatives every success in the future.

I am, yours truly,

L. WOOD.

From Kentville, N.S.

KENTVILLE, N.S., Oct. 13, 1909.

WALTER J. MARQUAND, Esq.,

Manager for Nova Scotia,  
Sun Life Assurance Co., of Canada,  
Halifax, N.S.

Dear Sir,—I beg to acknowledge receipt of yours of 10th instant referring to optional modes of settlement of policy No. 30750, maturing November 1st, 1909. All the options have a liberal, practical and attractive character worthy of such a Company as the Sun Life, but the cash surrender value, being considerably more than I expected, appeals to my cupidity, and I therefore select Option No. 1 as per enclosed completed form.

Thanking you for your courtesy, and with best wishes for the Company and your personal success,

Very sincerely yours,

W. B. MOORE.

From Long Lake, Ont.

HUDSON'S BAY COMPANY,

LONG LAKE, ONT., 26th Aug., 1909

MANAGER SUN LIFE ASSURANCE COMPANY,  
Montreal.

Policy No. 45562—Finlayson.

Dear Sir,—Please accept my thanks for statement you sent showing that my policy No. 45562 shows a bonus of \$64 during last five year term. It is certainly more than I expected.

Yours truly,

L. V. N. FINLAYSON.

### A Shakspearian Romance.

Who were the lovers? Romeo and Juliet.

What was their courtship like? A midsummer night's dream.

What was her answer to his proposal? As you like it.

Of whom did Romeo buy the ring? The merchant of Venice.

What time of the month were they married? Twelfth night.

Who were the ushers? Two gentlemen of Verona.

Who were the best man and maid of honor? Anthony and Cleopatra.

Who gave the reception? Merry wives of Windsor.

In what kind of a place did they live? Hamlet.

What caused their first quarrel? Much ado about nothing.

What was her disposition like? The tempest.

What did they give each other when quarrelling? Measure for measure.

What did their courtship prove to be? Love's labor lost.

What did their home life resemble? A comedy of errors.

What did their friends say? "All's well that end's well."

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



PRINCE EDWARD ISLAND—AN INDIAN WIGWAM. There are two Indian reservations on Prince Edward Island. The Indian population is nearly three hundred. The little fellow sitting with the cat on the log in the foreground is evidently a visitor at the camp.



PRINCE EDWARD ISLAND.—A LOGGING SCENE NEAR SOURIS.



PRINCE EDWARD ISLAND—A PRETTY SHORE SCENE  
NEAR CHARLOTTETOWN.

### A Good Business.

It is not possible to imagine any other kind of a corporation engaged in as useful a business and one as valuable to the cause of civilization as a well managed life assurance company. Not only does it gather the contributions of the many to lighten the disasters of the few, but it relieves the public treasury from a part of the expense entailed by crime, indolence and misfortune, and it makes better citizens. It is reasonable to believe that had there been no life assurance up to the present time, there would now be a far greater number of almshouses and

asylums where the unfortunate must be cared for by the public, that crimes of various kinds would be much more numerous, and therefore the expense of guarding against them would be far greater than it is now.—John M. Holcombe.



### How Edison Fooled Himself.

When the general office of Edison's company was first started in New York there was always a box of good cigars on the inventor's desk, and these were at the service of all his friends. One day Mr. Edison complained to a friend that his hospitality was abused, that he could never keep any of his Havanas, and, as he could never by any possible chance think to lock his desk, he didn't know what he should do in the matter. "Why," said the friend, "I can help you out on that. I have an intimate friend in the business, and I will have him make you up a special box of cigars filled with cabbage leaves and all sorts of vile smelling stuff, that will cure your friends. Edison thanked him and straightway forgot all about the offer. Two months or more passed before he again met his friend.

"Ah!" said Edison, "you never brought me those queer cigars for my friends."

"Yes," said the man, "I certainly did, two weeks after I saw you, and I left them with your manager."

"Well," said the great inventor, "that's strange; I wonder where they can be?"

"Let us inquire of your manager," was suggested. And they did.

"Why," said that person, "I packed them in your valise, Mr. Edison, when you went to California."

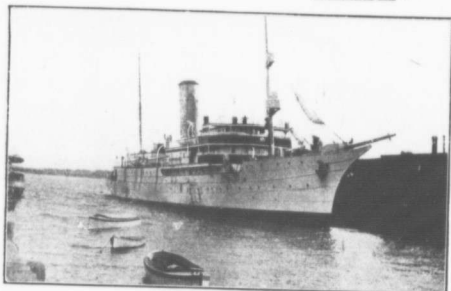
"Great snakes," exclaimed Edison; "then I must have smoked them myself." And he had.—Ladies' Home Journal.



PRINCE EDWARD ISLAND—AT MORREL BRIDGE.



PRINCE EDWARD ISLAND—A FARM SCENE.



PRINCE EDWARD ISLAND.—THE NEW ICE-BREAKER—EARL GREY. Great difficulty is experienced during the winter to keep communication open with the mainland. It is expected that this new ice-breaker will give better communication.

### The Origin of Coffee.

#### A Dervish Discovered Uses of the Plant and Berry Centuries Ago.

As to the history of coffee, the legend runs that it was first found growing wild in Arabia, says a writer in Success. Hadji Omar, a dervish, discovered it in 1285, 624 years ago. He was dying of hunger in the wilderness, when finding some small round berries, he tried to eat them, but they were bitter. He tried roasting them, and these he finally steeped in some water held in the hollow of his hand, and found the decoction as refreshing as if he had partaken of solid food. He hurried back to Mocha, from which he had been banished, and, inviting the wise men to partake of his discovery, they were so well pleased with it that they made him a saint.

The story is told that coffee was introduced into the West Indies in 1723 by Chirac, a French physician, who gave a Norwegian gentleman by the name of De Clieux, a captain of infantry, on his way to Martinique, a single plant. The sea voyage was a stormy one, the vessel was driven out of her course and drinking water became so scarce that it was distributed in rations. De Clieux, with

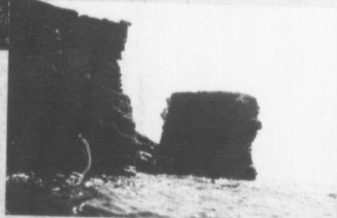
an affection for his coffee plant, divided his portion of water with it and succeeded in bringing it to Martinique, although weak, and not in a hopeless condition. There he planted it in his garden, protected it with a fence of thorns, and watched it daily until eventually he had pounds of coffee beans, which he distributed among the inhabitants of the island to be planted by them. From Martinique coffee trees in

turn were sent to Santo Domingo, Guadaloupe and other neighboring islands.

The coffee tree is an evergreen shrub, growing in its natural state to a height of fourteen to eighteen feet. It is usually kept trimmed, however, for convenience in picking the berries, which grow along the branches close to the leaves and resemble in shape and colour ordinary cherries. The tree cannot be grown above the frost line, neither can it be grown in the tropics. The most successful climate for production is that found at an altitude of about 4,000 feet. Anything much above this is in danger of frost, which is fatal to the tree, and when coffee is grown much below this it requires artificial shade, which materially increases the cost of production and does not produce as marketable berries.



"Man, Tam," said Geordie, the cattle-man, on leaving church the other Sunday, "a body aye learns something he never kent before frae that preacher. That chiel tauld us that Sodom and Gomorrah were twa cities o' the plain, an' man, d'ye ken, I aye thoct they were man and wife."



PRINCE EDWARD ISLAND.

At Murray River.  
A Farm Scene.

Country Road near New Glasgow.  
Point Prim.  
The Birches at Orwell.

# The Results for 1908

## Sun Life Assurance Company of Canada

### ASSURANCES ISSUED DURING 1908.

Assurances issued and paid for in cash during 1908 . . . \$19,783,671.21  
 Increase over 1907 . . . . . 1,903,877.90

### INCOME.

Cash income from Premiums, Interest, Rents, etc. . . . . 6,949,601.98  
 Increase over 1907 . . . . . 700,313.73

### ASSETS.

Assets as at 31st December, 1908 . . . . . 29,238,525.51  
 Increase over 1907 . . . . . 2,749,930.36

### SURPLUS.

Surplus distributed during 1908 to Policyholders entitled to participate that year . . . . . 361,471.12  
 Surplus 31st December, 1908, over all liabilities and capital according to the Company's Standard the Hm. Table with  $3\frac{1}{2}$  and 3 per cent. interest . . . . . 2,596,303.95  
 Increase over 1907 . . . . . 649,419.53  
 Surplus over all liabilities and capital according to the Dominion Government Standard . . . . . 4,118,491.91

### PAYMENTS TO POLICYHOLDERS.

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1908 . . . . . 2,926,267.65  
 Payments to Policyholders since organization . . . . . 20,418,983.44

### BUSINESS IN FORCE.

Life Assurances in force December 31st, 1908 . . . . . 119,517,740.89

## The Company's Growth.

	INCOME	ASSETS (Exclusive of Uncalled Capital)	LIFE ASSURANCES IN FORCE
1872 . . . . .	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1878 . . . . .	127,505.87	349,525.60	3,374,683.43
1883 . . . . .	274,865.50	735,940.10	6,779,565.77
1888 . . . . .	575,273.58	1,536,816.21	11,931,316.21
1893 . . . . .	1,240,483.12	4,001,776.90	27,799,756.51
1898 . . . . .	2,327,913.60	8,231,911.81	49,693,405.65
1903 . . . . .	3,986,139.50	15,505,776.48	75,681,188.87
<b>1908 . . . . .</b>	<b>6,949,601.98</b>	<b>29,238,525.51</b>	<b>119,517,740.89</b>

Head Office

- - - Montreal