

SOME OUTDOOR CLUB HOUSES OF MONTREAL.

# SUNSHINE

Vol. X.  
No. 7

MONTREAL

JULY,  
1905



ROYAL ST. LAWRENCE YACHT CLUB, DORVAL.

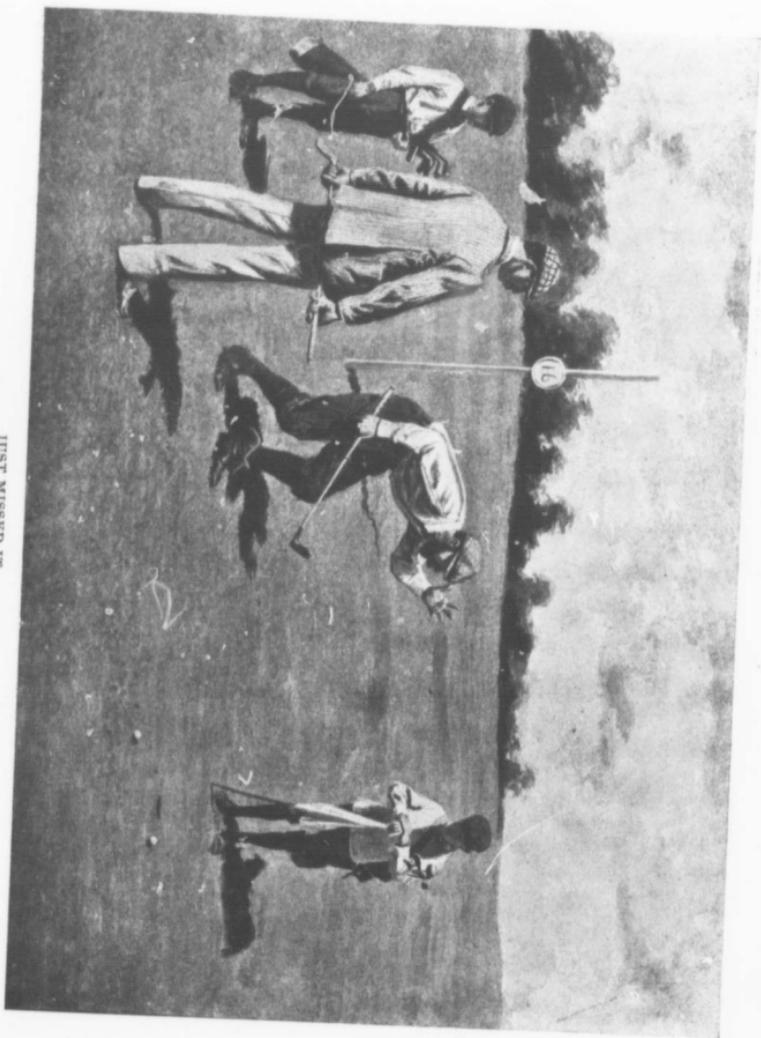
This Club has come into great prominence in connection with the defence of the Seawanhaka Cup. The new boat Alexandra, the defender this year, is said to be a marvel, and the prospects are that the cup will remain in Canada for another year at least.



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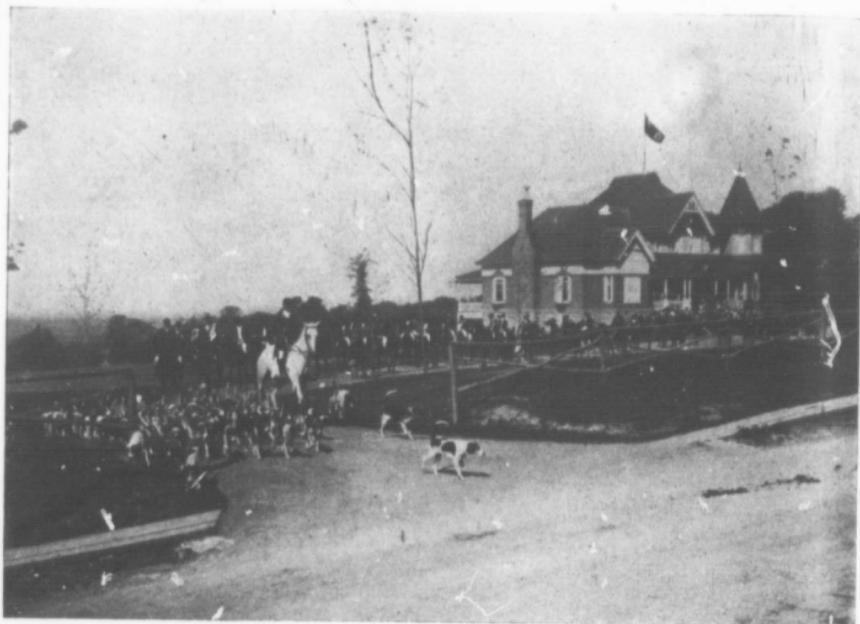
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**JUST MISSED IT.**

"When it's ten o'clock for the hole, I can do it in one, for I'm a very strong man."  
But when I could with a very strong man, I can do it in one, for I'm a very strong man."  
By A. H. Frost, in *Saturday Magazine*.

By A. H. Frost, in *Saturday Magazine*.



MONTREAL HUNT CLUB.

ideal is to have a Sun Life of Canada policy in every business house and home in Montreal. An ambitious ideal, but like the Japanese, the Montreal City Agency does not know what failure means.



#### A Diplomatic Prayer.

Friday Vizer, a familiar negro about town in a certain part of Mississippi, had been found dead, and, being a member of no church or lodge—very unusual for a negro—there was no one to pray at his funeral services. A few old intimates, however, carried the body to the cemetery in a rude pine coffin, and Bob McRaven, one of the number, and old "befo' de wah darcy," was called upon for a few remarks. Bob removed his hat and stepped reverently and sadly toward the open grave and in solemn, funeral tones said: "Friday Vizer, you is gone. We hopes you is gone whar we s'pects you ain't!"

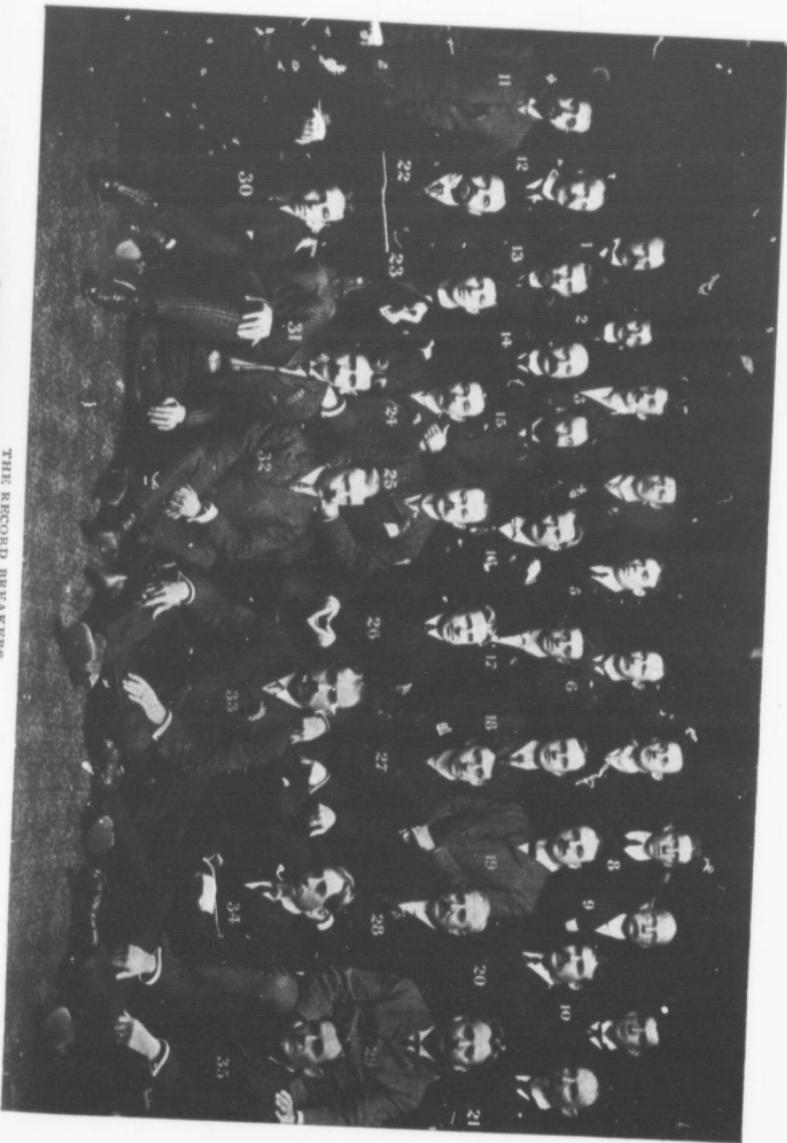
#### The Montreal City Agency Group.

(See next page).

- |                        |                         |
|------------------------|-------------------------|
| 1. T. Lefebvre         | 20. R. R. Elliott       |
| 2. A. U. Mailloux      | 21. George Pierce       |
| 3. J. McKenzie         | 22. A. Lamothe          |
| 4. E. Scruten          | 23. R. N. Bates         |
| 5. M. Grant            | 24. B. F. Steben        |
| 6. L. L. Leet          | 25. A. Lecavalier       |
| 7. F. G. Cronin        | 26. J. C. Stanton, jr., |
| 8. W. Forrester        | Manager                 |
| 9. Thos. J. Parkes     | 27. J. A. M. Pesant,    |
| 10. M. Macmartin       | Cashier                 |
| 11. R. David           | 28. C. E. Gagnon        |
| 12. James Buddy        | 29. W. D. McCallum      |
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| 14. T. W. P. Patterson | 31. J. B. Dorais        |
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| 16. Chas. Beland       | 33. J. A. Drapeau       |
| 17. H. Wright          | 34. W. Bradley          |
| 18. Geo. H. Gowan      | 35. Wm. Moffatt         |
| 19. J. T. B. Foote     |                         |



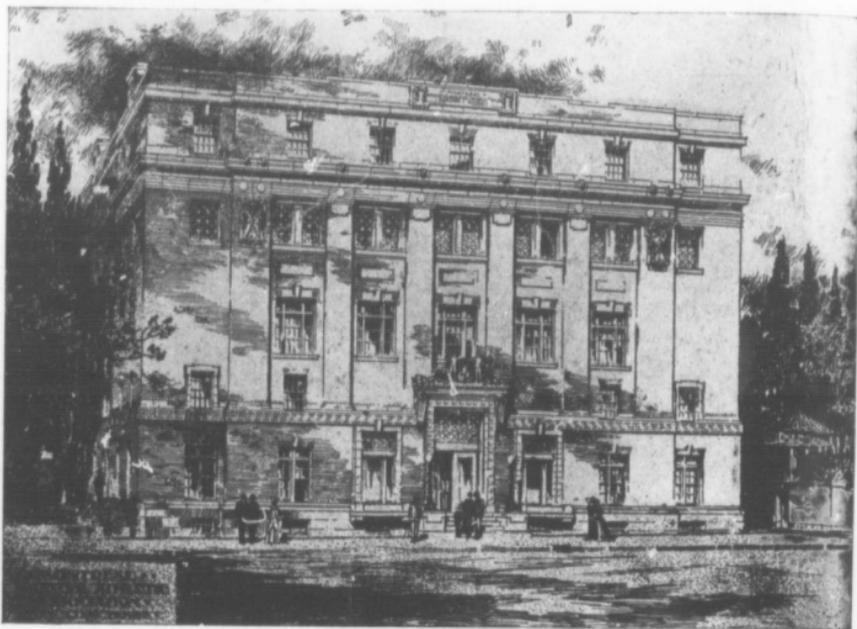
The Sun Life of Canada is  
 "Prosperous and Progressive."



THE RECORD BREAKERS.

Group of representatives of Montreal City Agency. (Key on preceding page.)

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FRONT VIEW OF NEW CLUB HOUSE, MONTREAL AMATEUR ATHLETIC ASSOCIATION.

### How to Live Long.

From time to time we see many rules from different authorities regarding long life. The following given by Professor Boyd Laynard, of London, a leading author of works on hygiene, seem to us to be as reasonable and easily applied as any we have yet seen :

1. Avoid every kind of excess, especially in eating and drinking.

2. Do not live to eat. Select those aliments most suitable for nourishing the body and not those likely to impair it.

3. Look upon fresh air as your best friend. Inhale its life-giving oxygen as much as possible during the day, while at night sleep with the bedroom window open at the top for a space of at least four or five inches. Follow this out even in the depth of winter. It is one of the great secrets of long life.

4. Be clean both in mind and body. "Cleanliness is next to godliness." It is a fortification against disease.

5. Worry not nor grieve. This advice may seem cold philosophy and to be easier to give than to follow ; nevertheless, I have known persons of a worrying disposition almost break themselves of it by a simple effort of the will.

6. Learn to love work and hate idleness. The lazy man never becomes a centenarian.

7. Have a hobby. A man with a hobby will never die of senile decay. He has always something to occupy either mind or body ; therefore they remain fresh and vigorous.

8. Take regular exercise in the open air, but avoid over exertion.

9. Keep regular hours, and insure sufficient sleep.

10. Beware of passion. Remember that every outbreak shortens life to a certain degree, while often it is fatal.

11. Have an object in life. A man who has no purpose to live for rarely lives long.



ROYAL MONTREAL GOLF CLUB, DIXIE.



ST. GEORGE'S SNOW-SHOE CLUB, WESTMOUNT.

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# SUNSHINE

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

A. M. MACKAY, *Editor.*

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HEAD OFFICE BUILDINGS  
SUN LIFE ASSURANCE COMPANY  
OF CANADA.

◆◆◆◆◆  
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SUPERINTENDENT OF AGENCIES :  
FREDERICK G. COPE.

### The Reason Why,

We had made arrangements to have illustrations of a place many miles from Montreal, for this month's **SUNSHINE**, but had to change our plans at the last moment to fulfil a promise we hastily made to Mr. J. C. Stanton, jr., the Company's City Manager at Montreal. In our sanctum he suggested that his agency would probably write a half a million dollars of assurance in the month of May. We told him if he should make this record, we would give his agency a special number of **Sunshine**. On the 31st May, Mr. Stanton made good his promise, having written \$512,000, making a new record for the Company—and now we are making good our promise. We congratulate Mr. Stanton in his successful work in this agency. When a million a month is reached, we have another proposition for his consideration.



### Not How Little, But How Much!

We are often asked "what portion of a man's income should he invest in life assurance." At first glance the reply seems easy enough to give, but upon consideration we feel inclined to resort to the general reply—"It all depends upon circumstances." It would be ideal if men could carry an amount of assurance, the total of which at current interest rates would equal their present earnings. While this cannot always be done, it should be the ideal sought to be reached.

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VICTORIA GOLF COUNTRY CLUB, ST. LAMBERT.

Too many men are content if they carry only a thousand dollars of assurance, forgetting that if they should die, this amount would only be a mere pittance for the future maintenance of wife and family. Many men we are sure are anxious to carry a reasonable amount of assurance, but they positively cannot do it because they cannot save enough to pay the policy premiums. If a man has no margin between his income and his necessary and ever increasing living expenses, he cannot lay aside much for life assurance. Employers of men have an important duty to fulfill here. Too many employers care nothing whatever about the financial future of their employees. They are getting their service in all probability much below its real worth, and while looking after their own financial future and the success of their business, they are apt to forget those who are aiding them in their success. The unsatisfying hunger for dividends now-

adays may be the cause of this neglect. The head of a concern should, we think, be conversant enough with the affairs of those in his employ to know, for example, how much assurance they carry, and give counsel to his men where it is needed, as to their future responsibilities in the event of their death.

It is, however, a promising sign that a few large banking and industrial institutions are interesting themselves in the future of their employees and making provision for them. We hope the time may speedily come when many more shall assume this responsibility.



#### Fifty Per Cent.

Five were wise.

Five were foolish.

We heard a good sermon on the above the other night. It was about lost opportunities. Here is a sentence from the sermon which gives the gist of it. "Un-



LONGUEUIL BOAT CLUB.

readiness is under-estimating the solemnity of Life."

While the preacher was speaking, we had in mind our large congregation of SUNSHINE readers.

Were they allowing the years to pass along and awake to their responsibilities when perhaps it would be too late to benefit by life assurance? The only difference between the two groups was the difference that is all too prominent even to-day. One group made provision for the future, the other group did not. The unprepared people are always with us — those who mean well but never put their good intentions to practical uses. They do not regard the future with that solemnity that is necessary to prompt and immediate action. We cannot think of anything more solemn than that of a man who has made no preparation whatever for the days when he may not be at the head of the home to direct things. Somebody has to provide for the helpless children. Some-

body's money has to pay for the thousand and one expenses around the home. It is the primary vocation of life assurance to do this very thing, and all that is asked is a small annual payment laid aside for the years of need.

Is it a fixed law that one-half the world are foolish in this regard? We hope not.

Are you in the "wise" group? Or, Are you in the "foolish" group?



Before you lay aside this copy of SUNSHINE look at the table on the back page. It may help you to decide what company to assure in.



A merely fallen enemy may rise again, but the reconciled one is truly vanquished.—Schiller.

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

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OUTREMONT GOLF CLUB.

Mr. M. White, of Brockville, Ont., appreciates the promptness and good showing of his policy with the Sun Life of Canada which recently matured. He writes as follows:

"I beg herewith to acknowledge cheque for \$975.80, handed me to-day, in settlement of my semi-endowment policy with the Sun Life Assurance Company of Canada. The Company's promptness in paying this the very day of maturity I appreciate very much.

The policy guaranteed \$500; the profits, therefore, amounted to \$475.80. This result is very satisfactory. It makes a good showing when compared with my policy maturing this month in a leading American company."



A solitary sportsman, his gun under his arm, was wandering down a country lane when he met a small boy going to school. "I say, my boy," he remarked, "is there anything to shoot down here?" The boy looked around. "Aye, there's the skulemaister comin' over the hill."

#### He Hits the Bulls-eye.

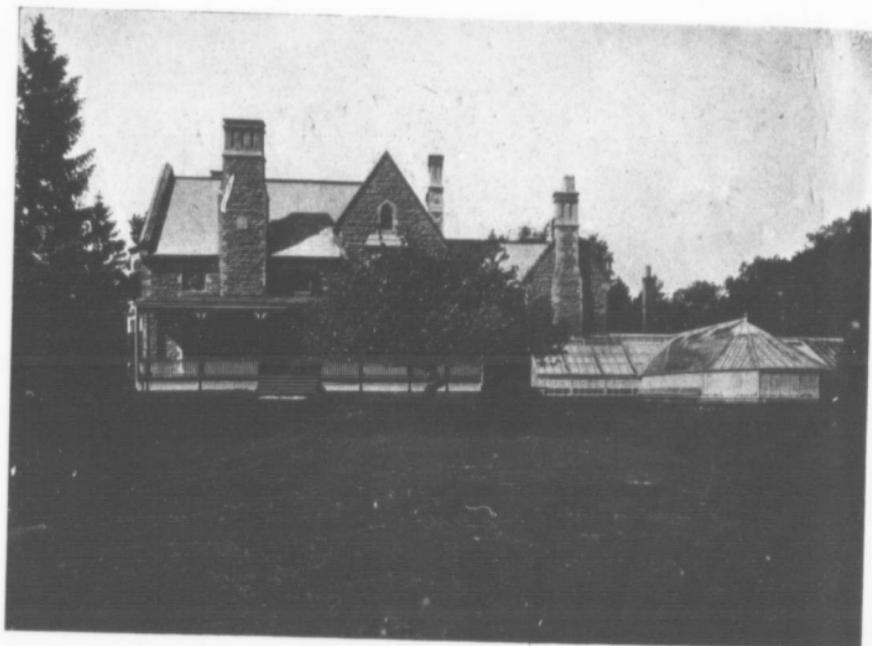
Mr. W. Merrill Eastcott, cashier at the Company's office at Ottawa, has been chosen as one of the 1905 Bisley team. Mr. Eastcott has the proud distinction of being the youngest member that has ever won a place on the Bisley team. We congratulate our young friend and wish him success.



#### The Origin of Tip.

It was the custom in the old English coffee-houses to place a strong box, usually of brass, with lock and key, at the door, with the words inscribed, "T.I.P.," meaning, "To Insure Promptness." Customers were in the habit of dropping a coin for the waiters in this box as they passed out. Such, Punch says, is the origin of "Tip."

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



FOREST AND STREAM CLUB, DORVAL.

### The Two Muses.

Colloquy between an average Poet and  
Finnerty of "The Fugitive Blacksmith."

*Æschylus, the "Father of Greek Tragedy," who died in 456 B. C., aged 69, is said to have been killed while sunning himself in a field, from having his bald head mistaken for a rock by an eagle soaring with a turtle, which was dropping on the supposed rock in order to shatter its shell. It had been foretold (according to legend) that the poet was not to die until a house should fall on him.*

POET.

Old Æschylus, with cloak and staff, beneath the  
waning star,  
Engaged with themes of Gods and men,  
Went out upon the desert fen  
Where self and silence are—

FINERTY.

Now let me catch yer m'ain'. If I understand  
yer talk,  
Ye're telling me that Æschylus wint out to take  
a walk.

POET.

To meet his soul in privacy. It was a votive  
tour  
To court the Muse and let his mind o'erlord the  
manless moor;  
To list the gods and haply hear some chorus of  
the whole  
Accord response antiphonal unto his listening  
soul.

FINERTY.

I think I have yer m'ainin'; whin I don't I'll  
tip the wink.  
He went out on a vacant place an' thought he'd  
take a think.

POET.

His Tragedies threescore and ten,  
A noble theme he still would pen  
Of Gods and men, the march of Fate,  
The cause of Freedom and the State;  
And so he sate him in the fen  
To meditate—

FINERTY.

Just wait now an' be seein' if I catch on what  
ye say:  
This Æschylus, ye're tellin', was the bye that  
wrote a play.  
I saw a Thragedy meself, an' bate it if ye will;  
They had a felly nearly kilt inside a rillin' mill.

POET.

An eagle winging buoyantly abreast the burning  
dawn  
Soared 'mid the heights of matin fire  
With turtle plucked from out the mire,  
And scanned the moor in deep desire  
Of rock to break it on.



BEACONSFIELD GOLF CLUB (under construction)

From a wash drawing.

## FINERTY.

Hould on now. Have I got it like ye're thryin  
f'r to tell?  
Th' eagle was a-lookin f'r some way to crack  
th' shell;  
An' so he'd drop it half a mile an' break it all  
apart.  
Bedad, who'd think an eagle was a bird that is  
so shmart?

## POET.

The poet's head all bald and bare, bright in the  
morning shone;  
Unto the eagle high in air it seemed a rounded  
stone.  
With fateful poise and plummet aim, like discus  
featly sped,  
The turtle hurtling downward came, and smote  
the poet dead.

## FINERTY.

That was too bad. We little know  
Th' ind we'll come to here below.

## POET.

And so the end—more tragic end  
Than .Eschylus had ever penned.

## FINERTY.

An' was Th' turtle kilt, d'ye know?

CHARLES D. STEWART,  
in Century.

## A Pertinent Question.

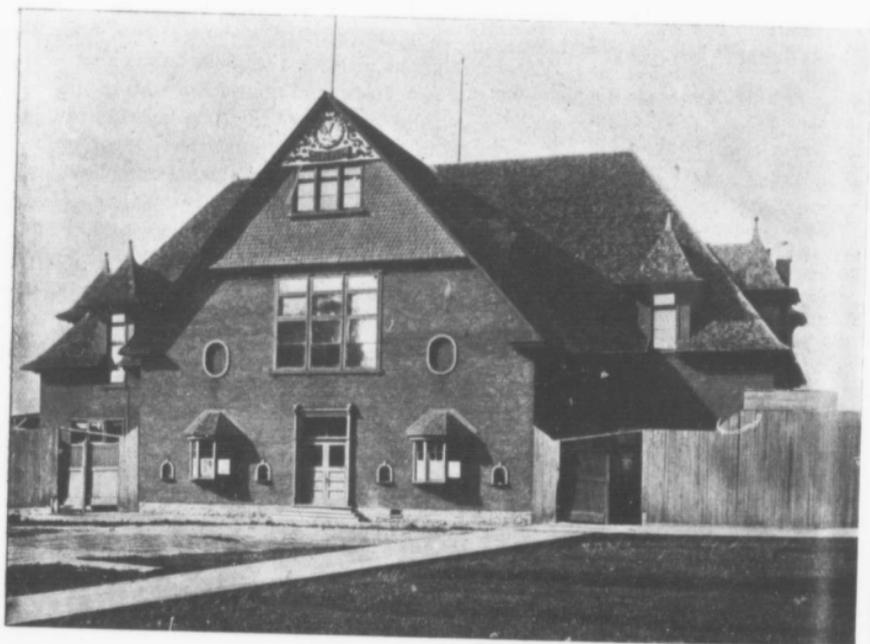
A Chinaman was the other day walking along a street in Montreal, when a dog ran up to him and began barking. He became greatly alarmed, and dodged about all over the place to avoid it. A benevolent old gentleman who happened to be passing at the time saw the trouble he was in and immediately went up to him, and, patting him on the shoulder, said, in a pacifying tone—"Come, come, my friend, you mustn't be afraid. The dog won't harm you. Don't you know the old proverb that barking dogs never bite. You surely—" "That's all velly well," replied the Chinaman; "you knowee proverb, and me knowee proverb, but does the dog knowee proverb?"



Excepting one or two individuals, I have little society I value very highly; but books are a ready and effectual resource. May blessings be upon the head of Cadmus, the Phœnicians, or whoever it was that invented books.—  
Carlyle.



WESTMOUNT GOLF CLUB.



SHAMROCK AMATEUR ATHLETIC ASSOCIATION, MONTREAL.

## RESULTS FOR 1904

# Sun Life Assurance Company of Canada.

Assurances issued and paid for in Cash . . . . .	\$15,911,904.24
Increase over 1903 . . . . .	\$1,744,698.77
Cash Income from Premiums, Interest, Rents, &c. . . . .	4,561,936.19
Increase over 1903 . . . . .	\$575,796.69
Assets as at 31st December, 1904 . . . . .	17,851,760.92
Increase over 1903 . . . . .	\$2,345,984.44
Undivided Surplus over all Liabilities and Capital (according to the Company's Standard, the Hm. Table, with 4% interest on policies issued before December 31st, 1899, and 3½% on those issued since) . . . . .	1,174,446.09
Increase over 1903 . . . . .	\$278,063.60
Surplus by Government Standard . . . . .	1,752,755.22
Profits paid Policyholders . . . . .	117,238.21
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1904 . . . . .	1,374,045.92
Payments to Policyholders since organization . . . . .	11,470,082.57
Life Assurances in force, December 31st, 1904 . . . . .	85,327,662.85
Increase over 1903 . . . . .	\$9,646,473.98

### PROGRESS IN EIGHT-YEAR PERIODS.

	Income.	Net Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872 . . . . .	\$ 48,210.93	\$ 96,461.95	\$1,064,350.00
1880 . . . . .	141,402.81	473,632.93	3,897 39.11
1888 . . . . .	525,273.58	1,536,816.21	11,931,316.21
1896 . . . . .	1,886,258.00	6,388,144.66	38,196,890.92
1904 . . . . .	4,561,936.19	17,851,760.92	85,327,662.85

# From the Blue Book.

Items of Business of the Life Assurance Companies of Canada  
 Compiled from the Preliminary Report of the Canadian Government  
 Superintendent of Insurance for 1904.

COMPANIES.	Premiums for Year (Net).	Total Cash Income (Net).	Increase in Net Cash Income	Excess of Income over Expenditure.	Increase in Assets.	Amount of Policies New and Taken up.	Increase in Assurances in Force over 1903.	Amount of Policies New and Taken up in Canada.	Increase of Assurances in Force in Canada.
<b>Sun Life of Canada</b>	<b>\$3,792,790</b>	<b>\$4,561,799</b>	<b>\$575,819</b>	<b>\$2,073,051</b>	<b>\$2,345,984</b>	<b>\$15,911,904</b>	<b>\$9,646,474</b>	<b>\$6,719,789</b>	<b>\$4,270,989</b>
Canada Life	3,043,178	4,293,690	318,326	1,543,719	1,884,592	11,211,721	6,093,734	5,443,992	2,197,002
Manufacturers' Life	1,421,348	1,659,108	223,819	900,771	975,676	5,944,947	3,184,857	3,379,601	1,872,163
Mutual Life of Canada	1,373,365	1,725,309	164,239	900,780	987,372	4,873,506	2,911,419	4,789,505	2,885,419
Confederation	1,262,345	1,702,099	106,331	624,305	688,269	4,842,588	2,660,114	4,245,797	2,170,027
North American	1,237,250	1,504,063	122,699	541,520	605,199	5,964,388	3,110,403	4,420,857	2,174,141
Great West	662,947	796,210	83,205	425,692	447,228	5,103,413	2,616,161	5,103,413	2,616,161
Imperial Life	597,419	708,976	131,331	370,041	392,592	4,001,306	2,238,298	8,813,366	2,136,888
Federal	531,524	617,853	54,866	273,535	286,080	2,874,565	1,073,616	2,874,565	1,073,616
London Life	355,598	429,826	31,815	177,307	180,218	2,080,151	733,660	2,080,151	733,660
Excelsior	216,886	264,321	44,997	106,540	167,326	2,216,460	1,522,538	2,216,460	733,669
Dominion Life	165,305	206,764	23,323	114,099	106,305	916,295	439,978	916,295	439,978
National Life of Canada	151,580	162,121	26,553	58,562	89,248	1,364,449	408,457	1,364,449	408,457
Royal-Victoria	132,773	147,017	4,566	40,335	45,794	788,750	272,802	788,750	272,802
Northern Life	130,469	151,930	20,761	85,338	80,671	1,202,290	571,445	1,202,290	571,445
Home Life	129,438	153,097	22,037	30,722	125,001	1,093,472	374,953	1,093,472	374,953
Continental	127,631	141,093	26,221	61,824	74,474	1,273,369	654,765	1,273,369	654,765
Union Life	123,256	242,190	69,649	36,015	39,711	5,093,118	1,153,099	5,093,118	1,153,099
Crown Life	104,866	110,370	39,517	34,059	52,479	1,264,200	788,850	1,264,200	788,850
Sovereign Life	61,150	108,453	48,098	46,157	134,428	633,823	520,323	633,823	520,323