

VIEWS OF MONTREAL IN THIS NUMBER.

SUNSHINE

Vol. VIII
No. 8

MONTREAL

AUGUST,
1903



HEAD-OFFICE BUILDINGS,
SUN LIFE ASSURANCE COMPANY OF CANADA,
MONTREAL.



MR. J. C. STANTON, JR.,
 Manager Montreal City Branch,
 Sun Life of Canada.

Mr. J. C. Stanton, Jr., joined the agency staff of the Sun Life of Canada as manager for Western Pennsylvania.

His success in this agency brought him prominently before the management, and when a new policy was mapped out for the Montreal City agency, Mr. Stanton was selected as manager. He has been in Montreal but a short time, and has devoted himself to the re-organization of the agency; the group of excellent men, whose portraits appear on the opposite page, is an evidence that his work has been fruitful. The good citizens of Montreal will surely hear something about their "prosperous and progressive" company from these men.

A few days ago this agency removed from the head office building to the new Guardian building, on St. James street. In doing this, the company is but following the example of other companies, who have found it to be more advantageous in many ways to have the city agency removed from head office. The

wisdom of this is already seen. Mr. Stanton hopes, in a short time, to have the Montreal agency at the top of the list; and from the present outlook, it would appear that his hopes may be realized.



The Magic of Self-Confidence.

A man's success in life is usually in proportion to his confidence in himself and the energy and persistence with which he pursues his aim, says an exchange. In this competing age there is little hope for the man who does not thoroughly believe in himself. The man who can easily be discouraged, or turned aside from his purpose, the man who has no iron in his blood, will never win.

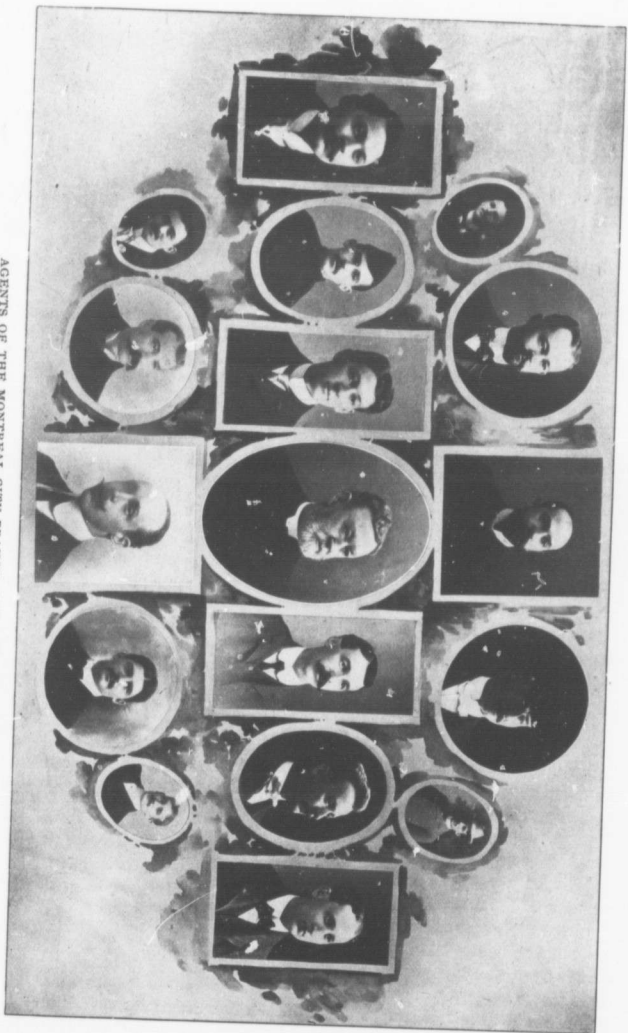
Half the giant's strength is in the conviction that he is a giant. The strength of a muscle is enhanced a hundredfold by the will power. The same muscle when removed from the giant's arm, when divorced from force of the mighty will, can sustain but a fraction of the weight it did a moment before it was disconnected.

What miracles confidence has wrought! What impossible deeds it has helped to perform! It took Napoleon over the Alps in mid-winter; it took Farragut past the cannons, torpedoes, and mines of the enemy; it led Nelson and Grant to victory; it has been the great tonic in the world of discovery, invention and art; it has helped to win the thousand triumphs in war and science which were deemed impossible.

The man without self-confidence and an iron will is the plaything of chance, the puppet of his environment, the slave of circumstances. With these he is king, ever master of the situation.



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



AGENTS OF THE MONTREAL CITY BRANCH, SUN LIFE OF CANADA.

R. Desy.

J. T. B. Poole.
 J. H. Simmons.
 Omer Guldston.

A. Lecavalier.

J. A. M. Pesant, Cashier.
 J. A. Drapsen.

J. E. Roy.

Dr. T. G. Williams.
 E. B. Brinkworth.

L. H. Painchaud.

J. H. Lamoignon.
 R. G. Piché.

A. T. Gibson.

W. D. McCallum.
 Frank Law.

S. Leclerc.

Some Famous Young Men.

Bacon was a member of parliament at twenty-three.

Longfellow's first poetry was published at thirteen.

Shakespeare left school at fourteen, John Bright at fifteen.

Scott entered the fair realm of literature at twenty-five. At thirty-four he was the most popular poet of the day.

Galileo discovered the isochronism of the pendulum at nineteen.

Byron's first poems appeared at nineteen. At twenty-four he reached the highest pinnacle of his literary fame.

Wilberforce entered parliament at twenty-one.

Pitt the younger was in parliament at twenty-one.

Burns's first volume was published at twenty-seven.

Napoleon at twenty-seven commanded the army in Italy.

Tennyson at thirty-three took that high stand among the poets he held till his death.

Brougham, that strange and wonderful phenomenon, entered school at seven, and graduated at the head of his class when twelve. At twenty-five he was a noted scientist.



Loss of Conscience.

Our medical examiner recently had an amusing experience with an applicant. In asking whether he had had certain diseases, among them was enumerated "loss of consciousness." The applicant understood the doctor to say "loss of conscience." He thereupon very soberly admitted that there had been times in his life when he hadn't done the right thing always; but was sorry for it, and hoped to do better hereafter.

When the doctor corrected his misinterpretation, you can imagine that the applicant was very much relieved to find



THE NEW GUARDIAN BUILDING.

The Montreal City Branch occupies the entire front of the first floor of this building for its offices.

that life assurance companies, fortunately, didn't gauge a risk on such high moral grounds as lapses of conscience.—I. L. Register.



Skill to do, comes by doing; knowledge comes by eyes always open and working hands; and there is no knowledge that is not power.—Emerson.

Origin of the Newspaper.

The well-known Acta Diurna in Rome in the time of Cæsar has no historical connection whatever with latter day newspaperdom, says an exchange.

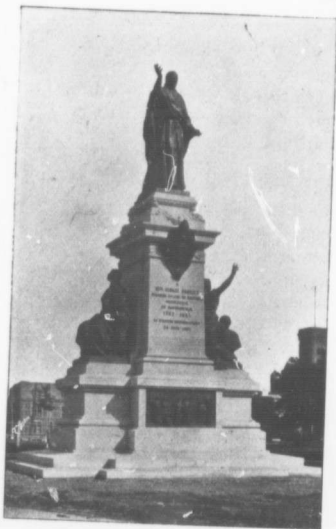
Modern journalism is not of Roman, but chiefly of Germanic origin. In fact, what are now newspapers are really only developments of a kind of circulating letters, which, as early as the fourteenth and fifteenth centuries, passed between business houses principally in the interests of trade.

These "Zeitungen," or "Tidings," were written, not printed.

In the greater centres of population were found men who made it their occupation to send out these reports, usually to business houses, but often also to political and other authorities. Of the famous Fugger Zeitung twenty-eight volumes are preserved in the university library at Heidelberg. These written circular letters, both "ordinari" and "extraordinari," as occasion required, became almost a regular institution as the postal system became generally introduced.

Probably the strangest thing in connection with the history of journalism is the fact that it was exceedingly slow to make use of the art of printing for its purposes. Indeed, almost the whole sixteenth century had passed before this innovation was thought of, although during the reformation period questions of public prominence were brought before the people in countless tracts, pamphlets, etc., often with illustrations, but never in the shape of a regularly printed periodical.

The transition to this stage was caused by the publication, in 1583, of the *Relatio Historica*, by Michael von Aitzing of Cologne, the success of whose printed account of a Cologne church controversy first suggested the idea of publishing



BOURGET MONUMENT.

Unveiled on June 23rd, 1903, by Archbishop Bruchesi.

every month, at the time of the Frankfort messe, a general report of the news. This undertaking soon stimulated rival enterprises.

The oldest venture of this kind, however, is not, as has been generally supposed, the Frankfort Journal, but a certain *Relation*, which appeared probably in Strassburg, and fifty-two numbers of which, dating from the year 1609, are found in Heidelberg.

The Journal was not published till 1615, the first English paper, the *Weekly News*, in 1622, and the first French journal in 1630.



Tact does not remove difficulties, but difficulties melt away under tact.



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

Steady Living.

Let us banish the word "hurry" from our lives. Let us care for nothing so much that we would pay honor and self-respect as the price of hurrying. Let us cultivate calmness, restfulness, poise, sweetness—doing our best, hearing all things as bravely as we can; living our life undisturbed by the prosperity of the wicked or the malice of the envious. Let us not be impatient, chafing at delay, fretting over failure, worrying over results, and weakening under opposition. Let us even turn our face toward the future with confidence and trust, with the calmness of a life in harmony with itself, true to its ideals, and slowly and constantly progressing toward their realization.—William George Jordan.

His Heart.

"I bear no costly gifts," he said,
 "I bring no wealth to thee,
 As others might, but still I pray
 That you will smile on me."

"There is one gem," the maiden said,
 "One gift that I demand
 From him who comes to win my love
 Ere he shall claim my hand."

"I do not ask for worldly wealth
 From him that I would wed,
 But he must have a heart that's good,"
 The gentle maiden said.

He clasped her in a fond embrace;
 "My heart's all right," said he;

"A life assurance firm has just
 Assumed a risk on me."

S. E. Kiser, in Chicago Times-Herald.

Just Among Ourselves.

Mr. E. C. Peed who recently joined the agency staff of the Sun Life of Canada as Manager for Maryland and the District of Columbia, has had a varied and successful experience in life assurance work, and is already making a name for himself as a writer in his new

position. We note that his name has appeared on the agency department's "Honor Roll" every month since he joined the staff, and no doubt Mr. Peed will endeavor not to miss any of the future months' "special mention."

Michigan agency led all the Company's agencies in business written for the first half of 1903. Mr. H. C. Rankin, of the same agency, was the largest individual writer for June.

Mr. W. H. Austin, of the British agency, and Mr. A. Trembly, of the Quebec agency, have had the honor of having their names appear on the "Special Mention List" of the Agency Department every month of the present year to June 30th.

The Power of Punctuation.

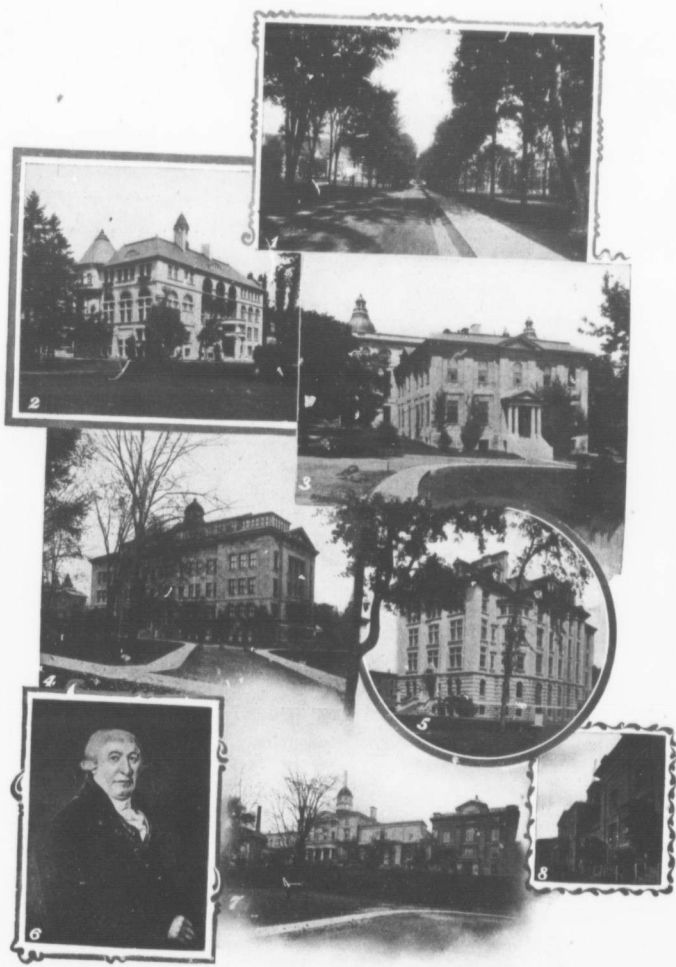
The following lines, found in an old book, improbable as they may seem on first reading, lose all their improbability after inserting a colon after the words in italics, which shows the power of punctuation:

"I saw a *cloud* begirt with ivy round
 I saw a sturdy *oak* creep on the ground
 I saw an *ant* swallow up a whale
 I saw the boiling *sea* brimful of ale
 I saw a *phia* glass fifteen yards deep
 I saw a *well* full of man's tears that weep
 I saw man's *eyes* all in a flame of fire
 I saw a *house* high as the moon or higher
 I saw the radiant *sun* even at midnight
 I saw a man who saw this wondrous sight,"

A Bit of Comfort.

"Looks as though our day was done,"
 said the dejected horse.

"Oh, I don't know," replied Optimistic Dobbin. "They'll need leather for certain parts of these automobiles, and they'll probably use our hides for that."—Philadelphia Press.



McGILL UNIVERSITY, MONTREAL.

1. The Avenue. 2. Physics Building. 3. Medical Building. 4. Engineering Building.
 5. Mining and Chemistry Building. 6. James McGill, Esq., founder of McGill University.
 7 & 8. Arts Buildings.

SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, *Editor.*

August 1903

SUN	MON	TUE	WED	THU	FRI	SAT
1st Qu.	2nd Qu.	3rd Qu.	4th Qu.	1st Qu.	2nd Qu.	3rd Qu.
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					



HEAD-OFFICE BUILDINGS

SUN LIFE ASSURANCE COMPANY
OF CANADA.

DIRECTORS:

R. MACAULAY, ESQ.

President and Managing-Director.

S. H. EWING, ESQ.

Vice-President.

J. P. CLEGHORN, ESQ.

J. R. DOUGALL, ESQ., M.A.

ABNER KINGMAN, ESQ.

T. B. MACAULAY, ESQ.

MURDOCH MCKENZIE, ESQ.

ALEX. MACPHERSON, ESQ.

JAMES TASKER, ESQ.

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CHIEF MEDICAL OFFICER:

GEO. WILKINS, M.D., M.R.C.S. ENG.

ASSISTANT ACTUARY:

ARTHUR B. WOOD, A.I.A.

SUPERINTENDENT OF AGENCIES:

FREDERICK G. COPR.

Life-boats are not much needed in mild weather, but when a storm is on it gives a certain amount of relief to know they are in readiness if necessary. Life assurance may not be thought of very much while healthy and doing well, but when prostrated by sickness it is a blessed relief to know that if the worst does happen the family will not have to suffer. But don't wait for this circumstance, assure to-day.

It may sometimes be hard to meet the life assurance premiums as they fall due, but how would your wife meet the bills which would fall in daily should she be left alone?

The Sun Life of Canada during the last ten years increased its income more than 300 per cent., its assets about 400 per cent., and multiplied the assurances in force almost three times. Are you assured in this "prosperous and progressive" Company?

"Money talks" the loudest when it is the most needed. It is a blessing when it comes into the home that is bereft of the bread-winner. It is then that it "talks" for rent, groceries, etc.

Whenever you hear a man advance arguments against life assurance you will find a man who has not made any

provision for the future, but is living from "hand to mouth." It should be made a criminal offence to be unprotected by life assurance.



On June 30th the Sun Life of Canada closed the best half-year's business in its history.



Did you promise to take some more assurance this year? You had better do so now, for fear that when you near the end of the year you will be so very busy that you won't have any time. The hours are so full and the pocket generally feels so empty around Christmas time.



Sparks from Other Anvils.

"The Sun Life of Canada, though conservatively managed, is progressive. It issues all kinds of policies within the limits of safety. It pays its claims promptly, and regards the interests of its policyholders as a sacred trust."—American Exchange and Review.

"A sounder, safer, more progressive company than the Sun Life of Canada has yet to be discovered."—Insurance, Banking and Finance Review, London, England.



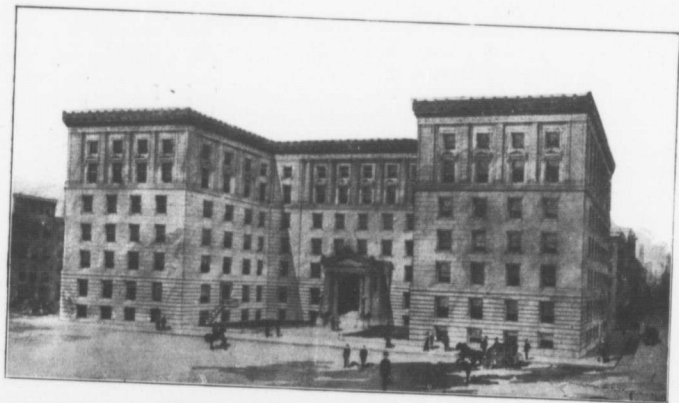
"The success of the Sun Life of Canada is due to the attractiveness of the contracts it offers, and to the results to policyholders which it is able to show."—Insurance Monitor, New York.



"It is right and truthful to speak of the Sun Life of Canada as 'prosperous and progressive.' The confidence it enjoys at its home in Canada is scarcely less than the esteem with which it is regarded in the United States and elsewhere."—The Insurance Press, New York.



"The Sun Life of Canada has always been notable for the steadiness of its investments and the prudence and foresight with which they have been made, and it is safe to say that in this respect the position of the company is unsurpassed."—The Policyholder, London.



THE NEW BOARD OF TRADE BUILDING, MONTREAL.

Are You Assured?

It isn't a question of whether you wish to be, but only, ought you not to be, assured?

It isn't whether you like the idea, but only, isn't it the prudent, common-sense thing to do?

If you are a salaried man, or a wage-worker, no matter how large your income, your family depend upon you, and the larger the income the greater the dependence.

If you are in business for yourself, your capital, and even your ready cash, is often closely invested, and if you should be taken away a few thousand dollars would not only relieve your family in the emergency, but often save more than its face value by enabling your family to avoid business sacrifices. Very often this has proved true—but sometimes the sacrifices are made because there is no assurance!

If you are well-to-do, or even wealthy, there is no safer or more satisfactory investment than an endowment, or some form of assurance debenture, as a guaranteed instalment or annuity contract. These may be arranged to mature for yourself in later years, are practically as safe as government bonds, and pay better; in fact, pay as well as the savings banks, besides the protection to your family if you should be taken away.

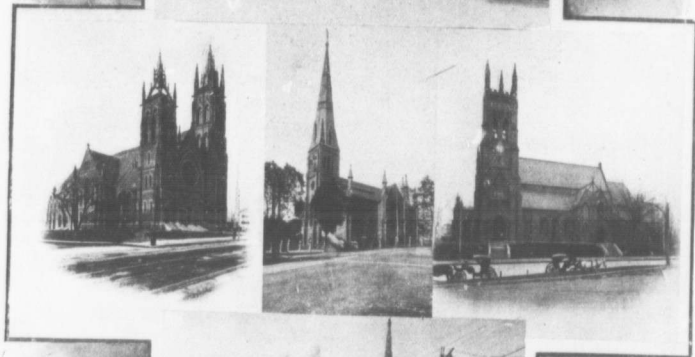
"If you should."—Think about that for a moment! You are the same flesh and blood as the rest of us. It is always "the other fellow" who is going to die—it isn't you, of course. But somehow the inevitable law of the average duration of human life gets in its work, and somebody has to go early to maintain the average. It is at least a prudent thing to consider that possibly you yourself may not live to be as old as Methuselah!

But the best part of the old-line life assurance contract is that, while

giving your family solid protection against the contingency of your death, you need not "die to win." You are not bound to increasing assessments, with no assets but "passing the hat." You have a nonforfeitable contract of guaranteed surrender values after three payments have been made; you are steadily accumulating a fund of cash or assurance which you may use as collateral security if necessary; you are maturing a solid cash reliance for your own later years. It is a solid investment, on a safe, conservative basis, backed by abundant capital, with success established beyond question. It has well been said that "the experience of the whole commercial world can point to no such permanency as is seen in the life companies, nor does any class of institutions compare with them for uniformity, safety and reliability."—The Spectator.

Premature Enthusiasm.

One Sunday not long ago, in a town not more than one thousand miles from Houghton, a newcomer named Jones went to church and deposited \$100 in the contribution-box when the deacon passed his way. The preacher, not being used to such generosity on the part of his regular parishioners, inquired of the stranger as to the reason for it. Mr. Jones said that he had just started in business in the city, and wanted to help along every good cause. The preacher returned to his pulpit and announced that he intended patronizing Mr. Jones, and asked all of his congregation who would do likewise to stand up. The congregation arose *en masse*. While the flock was still standing the preacher asked Mr. Jones what his business was. Jones replied, "I'm a saloon-keeper."—Houghton Mining Gazette.



ARCHITECTURE IN MONTREAL.

St. James (Methodist).

St. James Cathedral (Roman Catholic).

St. Andrew's (Presbyterian),
Church of Scotland.

St. George's (Episcopal).

Christ Church Cathedral (Episcopal).

A Mormon Miracle.

Dan Rice, a man once well known in connection with circuses, used to tell the following story about Joseph Smith, founder and leader of the Mormon sect:

One day Smith said to him, "Dan, the people are growing restless. We must give them a miracle. The river is muddy; you build, on the quiet, a platform, and anchor it about a foot below the surface of the water. I will walk on the water."

"Well," Rice went on, "I fixed the platform all right, only about twelve feet from the shore I left out a couple of planks. Smith walked the water all right until he came to where the planks were not; then he went down, and the miracle was smashed all to smithereens."



McNab Had No Life Assurance.

Tamson—"So puir auld McNab is deid?"

Macgregor—"Is he, min? Has he left anything?"

Tamson—"He's left everything he possessed to the Orphanage."

Macgregor—"Guid! I kent he had aye a big heart. Hoo muckle has he left to that institution?"

Tamson—"Three sons an' five dochters!"



A man who lives right and is right has more power in his silence than another has by his words. Character is like bells which ring out sweet music, and which when touched, accidentally even, resound with sweet music.—Phillips Brooks.



"Only."

The postal authorities of this country are having trouble with the word "only" on the face of the post-card. "The address only to be written on this side"

is capable of misconstruction, because "only" may modify "to be written," which would bar the use of typewriter or printing-press.

A little while ago the "only" was dropped, so that now there is no expressed prohibition on a post-card against writing part of the message on the face of the card. Yet the recipient of such a card will be fined a penny.

The postal authorities of America wrestled with the same problem. Six attempts have been made to find a brief, elegant, and unambiguous legend. An early postal card was inscribed: "Nothing but the address can be placed on this side," which was neither true nor elegant.

"Nothing but the address to be on this side" was more to the point. But it looked clumsy, and the next issue had, "Write only the address on this side," which was objected to as barring the typewriter. "Write the address only on this side, the message on the other," followed, and was promptly criticized as being both clumsy and ambiguous. Then the word "only" was dropped, without much improvement.

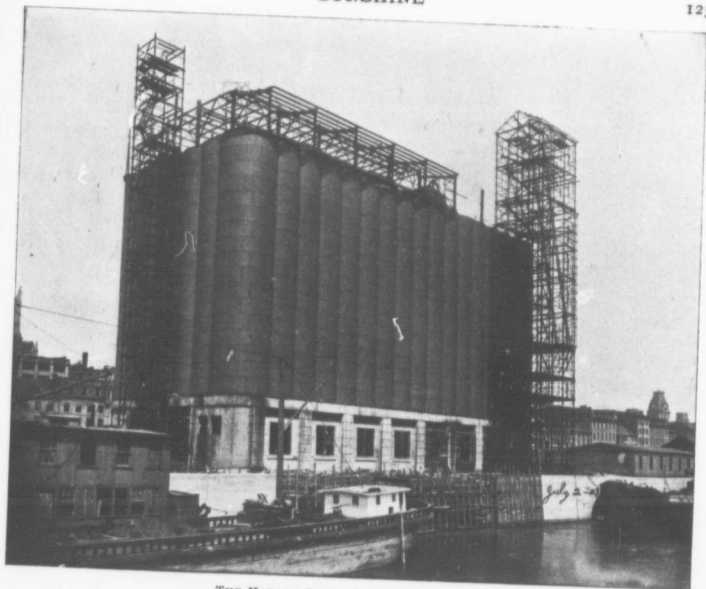
Finally Uncle Sam gave up the struggle to be original. The new postal card adopts the form: "The space below is for the address only."—Scotsman.



A Course in Homeology.

A Hamilton girl who had been very clever at college came home, the other day, and said to her mother: "Mother, I've graduated, but now I wish to take up psychology, philology, bibli"—

"Just wait a minute," said the mother. "I have arranged for you a thorough course in roastology, boilogy, stitchology, darnology, patchology, and general domesticology. Now put on your apron and pluck that chicken."—Saxby's Magazine.



THE HARBOR COMMISSIONERS' ELEVATOR.
Under construction. Capacity: one million bushels.

Death.

Here lies a common man. His horny hands
Crossed, meekly as a maid's, upon his breast,
Show marks of toil, and by his general dress
You judge him to have been an artisan.
Doubtless, could all his life be written out,
The story would not thrill, nor start a tear.
He worked, laughed, loved and suffered in his
time,

And now rests peacefully, with upturned face
Whose look belies all struggle in the past.
A homely tale; yet, trust me, I have seen
The greatest of the earth go stately by,
While shouting multitudes beset the way,
With less of awe. The gap between a king
And me, a nameless gazer in the crowd,
Seemed not so wide as that which stretches now
Betwixt us two—this dead one and myself.
Untitled, dumb and deedless, yet he is
Transfigured by a touch from out the skies,
Until he wears, with all unconscious grace,
The strange and sudden Dignity of Death.

—Richard E. Burton.

Not of His Flock.

A parish priest going his rounds one
July day in a little Irish village met a
farmer, whom he knew well, but who
was a Protestant, and not a member of
his flock. Says Pat, "Af ye plase, yer
riverince, would you be koind as to pray
for a wee drop o' rain come Sunday next,
for sorra a thing'll grow in me little gar-
den wid the present hate of the weather."
"I am sorry to hear it," said the priest,
kindly, "but you must ask your own
clergyman, Pat, not me." "Ah, shure,
yer riverince, and what for would I be
axin' him to pray for rain wid thim cocks
o' hay a standing on his lawn."



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

Pointed Paragraphs.

Most people who grant a favor expect two in return.

Every dog has his day—and wise is the dog that knows when he's having it.

Many a bachelor has made a number of women happy by not marrying them.

If a man loves a girl more than tongue can tell, he should show her his pocket-book.

The men who never make mistakes are not the ones who fill the responsible positions.

A girl doesn't mind her rival being exasperatingly clever if she is also consolingly ugly.

Handsome is as handsome does—and the handsome girl usually does as she pleases.

Thirteen is never considered unlucky by the man who gets that number for the price of a dozen.

It makes some men feel painfully honest when their neighbors acquire fortunes by dishonest methods.

The self-made man is usually so busy boasting of his handiwork after it reaches a certain stage that he has no time to finish the job.—Chicago News.

**An Easy Mark.**

"I don't wish to take up your time," the caller said, "unless you think it likely I might interest you in the subject of life assurance."

"Well," replied the man at the desk, "I'll not deny that I have been thinking some about it lately. Go ahead. I'll listen to you."

Whereupon the caller talked to him forty-five minutes, without a break.

"And now," he said last, "are you satisfied that our company is one of the best, and that our plan of doing business is thoroughly safe and conservative?"

"Yes."

"Have I convinced you that we fur-

nish as good assurance as any other company, and at rates as cheap as you can get anywhere?"

"Yes, I am satisfied with the showing you make. Perfectly satisfied."

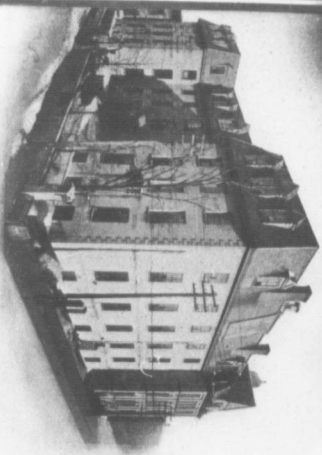
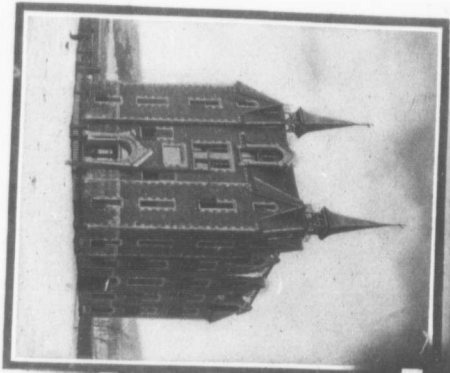
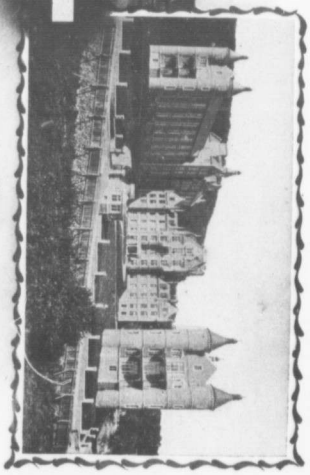
"Well, don't you want to take out a policy with us?"

"Me? Oh, no. I'm a life assurance agent myself. I thought I might be able to get some pointers from you."—Chicago Tribune.

**The Greatest Blunder of My Life.**

In the Crerar Library, Chicago, is a book in which five hundred men, out of work, have written of "the greatest blunder of their life." It is a collection made by Dr. Earl Pratt. Here are some of them:

1. "Didn't save what I earned."
2. "Did not as a boy realize the value of an education."
3. "If I had taken better care of my money, I would be better in health and morals."
4. "Did not realize the importance of sticking to one kind of employment."
5. "The greatest mistake of my life was when I took the first drink."
6. "One of the greatest blunders of my life was not to perfect myself in one of the lines of business I started out to learn."
7. "My greatest blunder was when I left school in the fifth grade."
8. "The turning point of my life was when I was fifteen, I ran away from home."
9. "Spent my money foolishly when I was earning good wages."
10. "When I let myself be misled in thinking that I need not stick to one thing."
11. "Self-conceit, and not listening to my parents."
12. "Was to fool away my time when at school."



SOME OF MONTREAL'S HOSPITALS.

Hôtel-Dieu.

Western Hospital.

Royal Victoria Hospital.

Montreal General Hospital.

The
· SUN LIFE OF CANADA ·
is
PROSPEROUS AND PROGRESSIVE

THE RECORD OF 1902

Assurances issued and paid for	\$11,030,690.93
Increase over 1901	196,392.86
Cash Income from Premiums, Interests, Rents, etc.	3,561,509.34
Increase over 1901	465,843.27
Assets at 31st December, 1902	13,480,272.88
Increase over 1901	1,707,240.81
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)	712,180.17
Increase over 1901	125,680.31
Profits paid Policyholders	103,550.43
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1902	1,064,611.02
Death Claims, Matured Endowments, Profits and all other payments to Policyholders to December 31st, 1902	8,904,625.43
Life Assurances in force Dec. 31st, 1902 . . .	67,181,601.63

TEN YEARS' PROGRESS

	INCOME	Net Assets exclusive of uncalled Capital	Life Assurances in force
1892 . .	\$1,134,867.61	\$ 3,403,700.88	\$23,901,046.64
1902 . .	3,561,509.34	13,480,272.88	67,181,601.63
Increase	\$2,426,641.73	\$10,076,572.00	\$43,280,554.99