

ABBOTSFORD AND THEREABOUTS.

SUNSHINE

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No. 4

MONTREAL

APRIL
1908



SIR WALTER SCOTT'S MONUMENT, EDINBURGH.

SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS

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OF CANADA.

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19	20	21	22	23	24	25	26
26	27	28	29	30			

1908

Young Men, Save Your Money!

We have always maintained that nothing is better for a young man than to invest his savings in life assurance for it not only provides for the future, but educates in the matter of saving money.

There is a young man not many miles from here, who testifies emphatically to this. He was eighteen years old and was in the enjoyment of a good salary, but like scores of other young men allowed it to fritter away. He took out a small Endowment policy, and after he paid his first premium began to think of the second and commenced to save for it. The habit of saving grew on him and at the end of the second year he had \$140.00 to his credit; at the end of the third year the balance to his credit was \$450.00 all saved through the influence of his assurance policy. The premium payment gave him an incentive to save.

While money is not everything in this life it stands for a great deal and is a great blessing when rightly employed. The order of things in this world is such that it is impossible to get along with any kind of comfort without money. It being so essential it is the duty of all life representatives to earnestly persuade young men to commence saving, and nothing will aid them more nor be more profitable as an investment, than an assurance policy.

And there are not many better investments either, taking all things into consideration. We have before us the actual result of a policy which quite recently matured with this Company. It was a 20-year Endowment for \$1,000, and was taken out at age 25, calling for an annual premium of \$44.05. The result at the end of the Endowment period was as follows :

Cash guaranteed in the policy	\$1,000 00
Profits earned	305 45
<hr/>	
Total cash paid Assured	\$1,305 45
Total premiums paid by assured	881 00
<hr/>	
Return over cost	\$424 45

SUMMARY OF THE ABOVE RESULT

The Assured received from the Company \$424 45 more than was paid in premiums.

Which means that at the maturity of the policy the Assured had returned to him every annual premium of . . . \$44 05 and an additional average profit of . . . 21 22

For every \$44 05 invested a return of . . . \$65 27

With the additional benefit of life assurance protection for \$1,000.00 for 20 years FREE.

A man must be hard to please who would not be satisfied with this result.

A feature of great value in the above was the fact that after the first payment of \$44.05 was made the estate of the holder of this policy (No. 17666) was worth \$1,000 in the event of death.

This is not a solitary exception. We have a book full of similar results.

Life assurance stands for protection in the present and an assurance of protection in our old age when we will need and enjoy it.

Prosperous and Progressive.

The progress, the prosperity, the extending reputation, splendid and abounding success of the Dominion of Canada are reflected in the simple but striking record of the Sun Life of Canada. The new business paid for in cash last year was \$17,-

879,793. The total amount now in force is \$111,135,694, which represents an advance of well on to three times in the last ten years. The increase in business in force in the year just closed was \$8,569,296, which is almost as large a sum as the total business in force after the company had been fifteen years in existence. The assets have kept pace with this growth of business, the increase in the last ten years having been from \$7,322,371 to \$26,488,595. The judgment and skill with which these assets have been handled, are shown by the fact that, according to the Dominion Government standard, the Company has a surplus of \$3,513,870,—but the Company itself is so careful to be well within the mark that it applies an even more rigid standard than that demanded by the Government and only takes credit for a surplus of \$2,046,884.

In these days of impatient criticism, a life company is likely to be judged by the figures showing what it has done for its policyholders. The test is one likely to show to advantage a company old enough to have got into the full swing of business like the Sun Life of Canada. When this test is applied the Sun Life of Canada responds by showing that it paid to policyholders or their beneficiaries during 1907 no less a sum than \$2,393,491, of which \$422,950, was profits paid to policyholders entitled to participate in 1907. Last year's operations brought payments to policyholders since the organization of the Company to the splendid total of \$17,492,715.

The management and business of the Company reflect honor upon all concerned. The executive of the Sun Life of Canada is known to be exceedingly strong; its office staff most capable, and its agency force most widespread, well-organized and efficient.—Office and Field, Toronto.

Sir Walter Scott.

In all the splendid roll of great Scotsmen no name shines with a greater lustre than that of Walter Scott. Though nearly a hundred years have elapsed since he was laid to rest in "lone St. Mary's aisle" at Dryburgh, his work has remained and will remain. As the product of creative genius and sustained imaginative power, it will remain his best memorial.



Passing years have but added proof of the extent to which it can affect the thought and feelings. Of recent years there has been, not a revival, but a remarkable increase of interest in Scott and all that was associated with him. The freshness of his work, the romance of his spirit, the naturalness of his genius are more appreciated than ever. He excels in the romantic as Burns does in the lyric and Carlyle in the didactic. He was master of the era between these two.

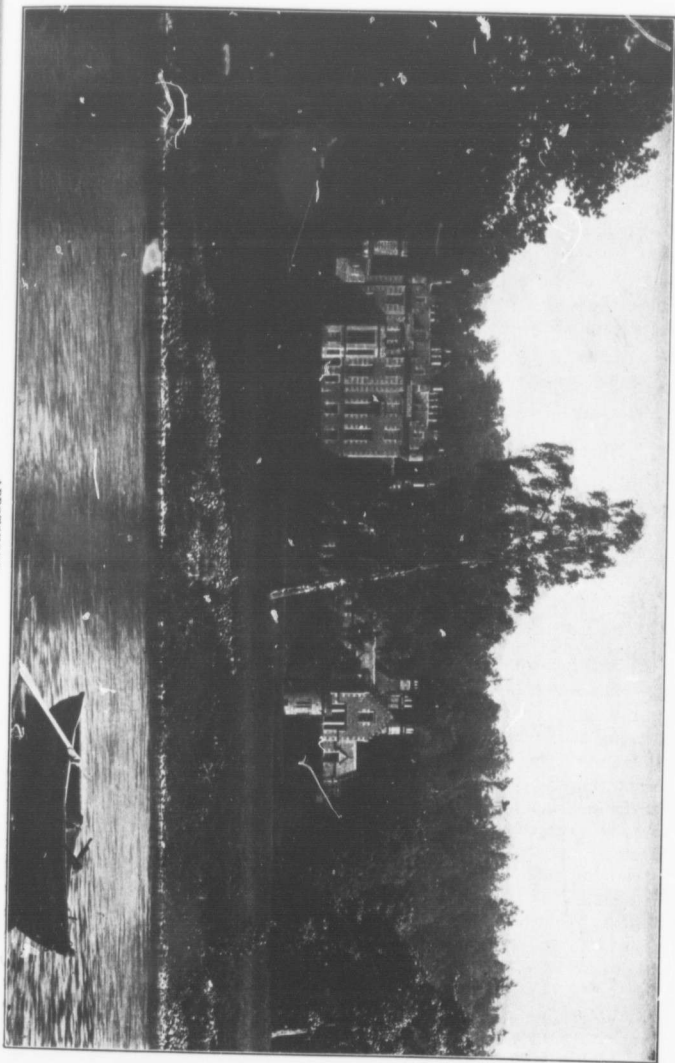
Scott was cradled and nurtured amid scenes that did not fail to make him, in spirit and talent, their child. Born in the romantic "grey metropolis of the North," he spent his early years in the heart of that Border land, the love of which became one of his dominant passions. He saw the last of the old Edinburgh of pre-Union days and gained his first knowledge of romance from the old folk who, at Sandyknowe, poured into his impressionable mind their unstinted store of Border legend and ballad. The predisposition thus created ruled his after life and its years were ranged around the two foci of Auld Reekie and the Vale of Tweed. With what affection does he speak of them when he describes how

" Dusky grandeur clothed the height,
Where the huge castle holds its state,
And all the steep slope down,
Whose ridgy back heaves to the sky,
Piled deep and massy, close and high,
Mine own romantic town ;"

or, telling of the hasty ride of Deloraine outlines his midnight course through Teviotdale and Tweeddale, and finishes with the beautiful lines

" If thou wouldst view fair Melrose aright,
Go, visit it by the pale moonlight ;
For the gay beams of lightsome day
Gild, but to flout, the ruins gray."

There is not a doubt that his own life and career were deeply influenced by scenes like these and the sentiments they inspired. All through, even in the darkest days with which his life so sadly closed, he exhibited a high courage and a noble chivalry. A close student of men and manners of other and especially ancient days, he himself was an embodiment of the best that they were. He was "one very parfit gentil knight." Think of the high courage with which he faced the crushing disaster of his later years, of the strenuous endeavour to meet and discharge every obligation, of the gent



ABBOTSFORD.

courtesy that marked his whole demeanour at such a pass and see if it be not an epitome of the chivalrous and heroic. He was the demonstration of his own words

"Sound, sound the clarion, fill the life!
To all the sensual world proclaim,
One crowded hour of glorious life
Is worth an age without a name."

This element of the romantic and heroic, we think, predominates in all his work. Nor do we see it, under his hands, confined only to the high born and great. Scott never told a more



Scott's House, 39 Castle Street, Edinburgh.

romantic story, nor painted a more heroic character than when in "The Heart of Midlothian," he drew the portrait of Jeannie Deans. That gracious, gentle, "ae-fauld" daughter of the Covenant how she holds our love and exacts the tribute of our sympathy!

Scott has been harshly criticised for his treatment of the Covenanters in "Old Mortality," but he has compensated for his error, if error it was, in his depiction of the cowfeeder's daughter. She will rank for all time in the creations of literature with Beatrice, Cordelia, and Margaret. One cannot but remark here how singularly fortunate Scott was in his portraiture of women. Whether they

were queens or peasants he appears equally happy in his treatment of them in their many moods. We are touched by the practical godliness of Jeannie Deans and moved deeply by the horror of that scene where, in her sudden frenzy, the unhappy Queen Mary, a prisoner in Lock Leven Castle, and maddened by the unfortunate allusion of her attendant, breaks forth "with a shriek wild and loud—Traitor! thou wouldst slay thy Sovereign—Call my French guards—*à moi! à moi! mes Français!*—I am beset with traitors in mine own palace—They have murdered my husband—Rescue! Rescue! for the Queen of Scotland!" She started up from her chair—her features, late so exquisitely lovely, now inflamed with the fury of frenzy and resembling those of a Bellona: "We will take the field ourself—warn the city—warn Lothian and Fife—saddle our Spanish barb—Better to die at the head of our brave Scotsmen, like our grandfather at Flodden, than of a broken heart, like our ill-starred father." (The Abbott, chap. 31.)

The art that could compass such extremes is a rare gift and its fruits will not readily be permitted to perish.

Scott's art makes its appeal very directly to the reader. There is in it but little of the suggestive and impressionistic. It is descriptive and realistic to a degree. The subtle analysis of human motives and the secret workings of the mind he concerns himself but little with. But in depicting the play of the emotions, the man in decision, and the man in action he certainly excels. For this reason, more than any other, he has gripped the mind and heart of the masses of men and will continue to do so. For one that reads Nathanael Hawthorne or George Meredith there will be found a hundred who will read Scott and his followers in the

(Concluded on page 46.)

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ABBOTSFOLD, GARDEN FRONT.





MR. A. S. MACGREGOR,
Manager Sun Life of Canada, London, Ont.

(After an absence of many years, Mr. Macgregor is going home to bonny Scotland, some time this month. As he has not taken a holiday for a quarter of a century, we are sure he will enjoy this jaunt to his native land. Mr. Macgregor is one of the "old guard" and one of the most faithful and hardworking managers on the staff. He carries with him the best wishes of all at head office.)

Just Among Ourselves.

Following the promotion of Mr. John A. Tory to the office of Supervisor of Eastern Ontario and Michigan, a number of changes have been made in the Michigan Management as follows:

Detroit District, A. E. Fisher, Manager; Detroit City Agency, R. B. Swart, Manager; Port Huron, E. Wilkinson, Manager; Central Michigan, T. G. Holbeck, Manager, Lansing; South-

Western Michigan, Ward B. Falk, Manager, Kalamazoo; North-Eastern Michigan, A. E. Moore, Manager, Saginaw Grand Rapids, Geo. W. Walker, Manager, Grand Rapids.

The general office for the State continues in the Chamber of Commerce Building. Mr. E. R. Robinson has been promoted to Secretary of the Michigan offices, and Chas. E. Buckley has been appointed Cashier. With this strong organization, Michigan will most certainly keep up its old-time record of success.

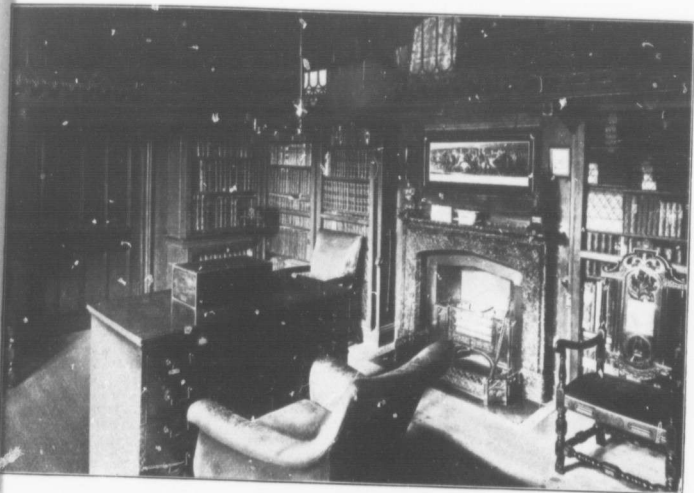
While we are referring to Michigan we may say that the Sun Life of Canada was among the "top notchers" in the State last year. From a table, printed in the "Indicator," we note that of fifty companies doing business in Michigan the Sun Life takes fourth place for assurances issued last year. This is a record that we may be proud of, and we feel certain that the new management will not allow it to be lowered.

Tends to Thrift.

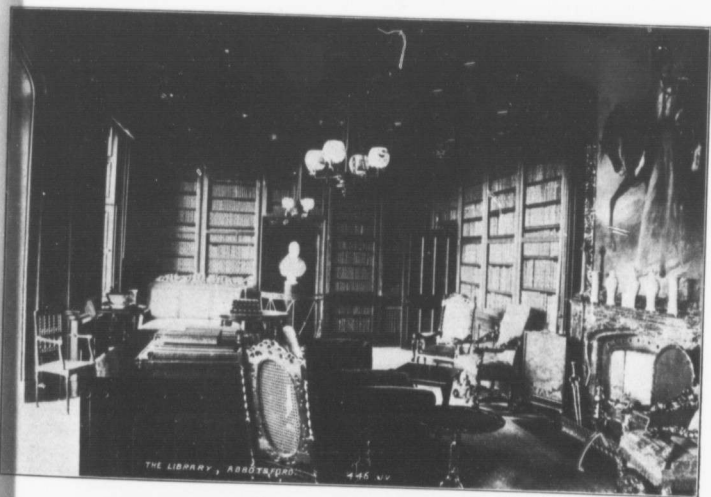
From my own experience I have observed that when a man takes out an assurance policy, if he has only a moderate salary, it makes him frugal and thrifty, because he is desirous of providing for the payment of his premium that he may get the benefit of the assurance when the time of need arrives.—Mr. A. A. Lefurgey, M.P., in an address in the Canadian Parliament, on "Old Age Pensions Act."

—The Sun Life of Canada's statement for 1907 is highly satisfactory and shows an extremely healthy condition of affairs.—Chronicle, Halifax.

—It is safe to say that few companies can show such strength and progress as that recorded in the statement of the Sun Life of Canada for 1907.—Ottawa Journal.



THE STUDY, ABBOTSFORD.



THE LIBRARY, ABBOTSFORD.



THE ARMOURY, ABBOTSFORD.

Mark Twain on Prohibition.

"Crossing the Atlantic with Mark Twain last summer," said a W. C. T. U. woman, "I asked his opinion of the prohibition law."

"I am a friend of temperance, and want it to succeed, he said, "but I don't think prohibition is practical. The Germans, you see, prevent it. Look at them! I am sorry to learn that they have just invented a method of making brandy out of sawdust. Now what chance will prohibition have when a man can take a rip-saw and go out and get drunk with a fence rail? What is the good of prohibition if a man is able to make brandy mashes out of the shingles on his roof, or if he can get delirium tremens by drinking the legs off the kitchen chairs?"



Life Assurance a Means of Grace.

A man is a better man the day he takes out a life assurance policy because by this act he does what is right, that which is

unselfish and that which pledges him to faithfulness to the future. He thereby deepens and broadens his life and stands richer and stronger, with a better conscience and a safer future. Thus life assurance yields a double dividend and is profitable for to-day as well as for to-morrow. It is what we ministers call a means of grace, and life assurance men have a right to present it and preach it as a duty and safeguard to character.—James H. Snowden, D.D., Editor Presbyterian Banner, Pittsburg, Pa.



"The Sun Life of Canada is to be congratulated upon its splendid showing for 1907."—Halifax Herald.



"The income of the Sun Life of Canada has nearly trebled in ten years, while the assets, exclusive of uncalled capital, has nearly quadrupled in the same time, a fact which attests the strength and solidity of the Company."—Tribune Winnipeg.

"Dad, Here's to You!"

I happened into a home the other night and over the parlor door saw the legend worked in letters of red, "What is home without a mother." Across the room was another brief, "God bless our home."

Now, what's the matter with "God bless our dad?" He gets up early, lights the fire, boils an egg, and wipes off the dew of the dawn with his boots while many a mother is sleeping. He makes the weekly hand-out for the butcher, the grocer, the milk-man and baker, and his little pile is badly worn before he has been home an hour.

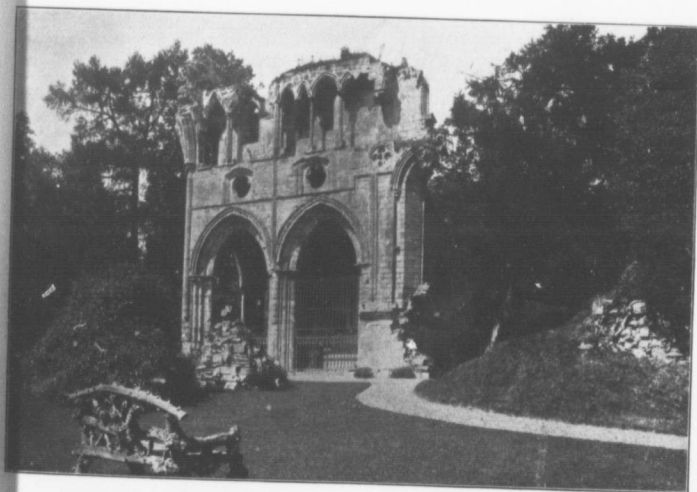
If there is a noise during the night dad is kicked in the back and made to go downstairs to find the burglar and kill him. Mother darns the socks, but dad bought the socks in the first place, and the needles and yarn afterward. Mother does up the fruit; dad bought it all, and jars and sugar cost like the mischief.

Dad buys chickens for the Sunday

dinner, carves them himself, and draws the neck from the ruins after every one else is served. "What is home without a mother." Yes, that is all right; but what is home without a father? Ten chances to one it is a boarding house, dad is under a slab and the landlady is the widow, unless dad was wise enough to have had his life assured in the Sun Life of Canada. Money will not take the place of "Dad," but it will mightily ease matters, when the monthly accounts have to be met, and it will carry on Johnny's and Mary's education and do a lot of things dad would have done had he lived, so "Dad, here's to you!"

(Adapted.)

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 "The figures of the Sun Life of Canada for 1907 are probably unsurpassed by any Canadian Company and few companies anywhere can show such strength and progress."—News-Advertiser, Vancouver, B.C.



TOMB OF SIR WALTER SCOTT, IN DRYBURGH ABBEY.

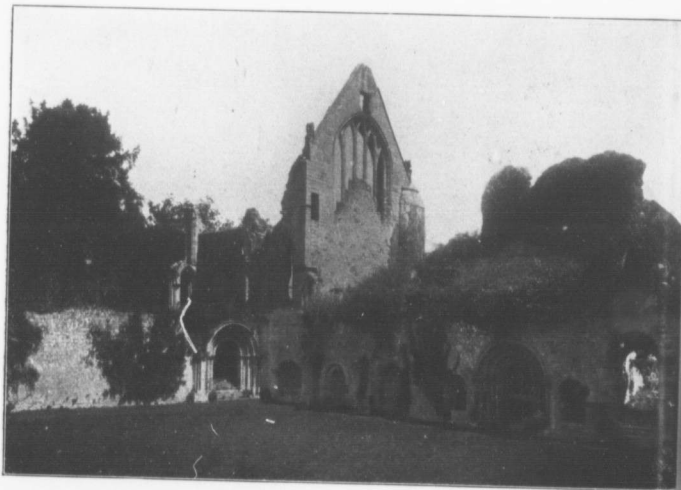
Rich Men and Life Assurance.

That life assurance strengthens credit is demonstrable, says The Monetary Times. Credit is often the principal asset of a wealthy man. Mr. Armour, of Chicago, once said that he made money by borrowing other people's money and using it better than they could. A prominent politician has declared that good-will and credit are often the most valuable assets of a concern, more so than the visible property. No wise man of means allows visible, combustible property to be uninsured against possible loss by fire. How much more important that such brains as have built up a large enterprise should be assured for the protection at least of their families! Adequate life assurance strengthens credit while plans are developing. There are times, when financial conditions are acute, when the death of that member of a firm, chiefly giving it credit, has put an otherwise prosperous business into the hands

of a receiver. Some years ago the paralysis of one of the wealthiest men of New York put his prosperous corporation into the hands of a receiver in forty-eight hours. The fact that the mercantile agencies quote the amount of life assurance carried illustrates the credit value of life assurance to wealthy men.

Credit, with the individual, ceases at death. Estates can rarely borrow, and only with much legal work. Credit is not always or usually a mere matter of interest and collateral. Loans are given for fear or favor. Both cease when a man is dead. Numerous cases are known where the inopportune death during acute financial conditions and while credit was strained, has ruined an otherwise prosperous estate, but of many other cases where, had death occurred before the maturity of plans, the estate would have been ruined.

It was known in Pittsburg a few years



DRYBURGH ABBEY, FROM CLOISTER COURT

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SCOTT'S MONUMENT, EDINBURGH—Showing Prince's Street and the Castle in the rear.

ago that a large corporation, with assets of over \$50,000,000, paid a bonus of at least \$5,000,000, over and above interest, to secure a loan of nearly \$20,000,000. There are times in New York when we read sometimes one per cent. a day is paid for money. There are times in a man's life when the need of money is so great that he would pay any rate of interest to get it. If money were needed to save the life of your wife or child, the rate of interest would be of little concern to you. This is equally true in business. There are times when a man will pay anything for money necessary to his financial life.



In Case of Sickness.

A Milwaukee man tells a short story illustrative of the high estimate placed by the German citizens of that city upon sauerkraut as a food staple.

A friend was talking to the Teuton about the high price of cabbage at the time, when the latter replied :

"Yas, dose cabbages is high awful ! My wife she used to put me up sefen barrels of sauerkraut efery year. Now it is mooch different. We can afford to haf three barrels only."

"Only three barrels, Hans ?"

"Yas, only three barrels. Choost enough to have on hand in case of sickness."



NORMAN ARCH, DRYBURGH ABBEY

SIR WALTER SCOTT—(Continued from page 38.)

romance school. For one that "The House of the Seven Gables" or "The Egoist" will appeal to, a hundred will feel the call of Scott's "Ivanhoe" or Reade's "The Cloister and the Hearth." Scott will always have his great audience and therefore his great influence. And it is an influence that is wholly good. It has not waned in a century and may be reckoned as one of the permanent forces alike in literature and action.

The limits of so brief an essay have forbidden allusion to many aspects of Scott's character and work that are exceedingly attractive. His greatest successes were undoubtedly in narrative, both prose and poetic, but he showed himself possessed of a strong lyrical gift. Many of his songs are treasured still, though of course, in this school, Burns far and away excelled him. Yet we would not willingly leave in oblivion some of his songs. We quote but one, a favorite, the exquisite lines sung by the dying Madge Wildfire in "The Heart of Midlothian."

Proud Maisie is in the wood,
Walking so early;
Sweet Robin sits on the bush,
Singing so rarely.

"Tell me, thou bonny bird,
When shall I marry me?"
"When six braw gentlemen
Kirkward shall carry ye."

"Who makes the bridal bed
Birdie, say truly?"

"The grey headed sexton,
That delves the grave duly."

"The glow-worm o'er grave and stone
Shall light thee steady;
The owl from the steeple sing,
"Welcome, proud lady."

There are many spots associated with Walter Scott; Edinburgh, Lasswade, Ashiestiel, Melrose and Abbotsford are all shrines for the devotees of Scott. But were we limited to one choice we think

our preference would be for Dryburgh where, in the beautiful Abbey, he sleeps. Far from the clamor of men and amid the scenes he loved best, the great Wizard rests. Close by may be heard "the sound of all others most delicious to his ear, the gentle ripple of the Tweed over its pebbles." But a few ruinous fragments now remain of that once stately house of God. They lie embosomed among the trees, and the landscape round is as it was when the monks reared the walls. To the east lies Cheviot, on the north Bemersyde overhangs the valley and in the west "Eildon lifts his triple crest and sentinel the scene." It is the heart of the Border land and on that heart Walter Scott was laid when, his work over and his struggle ended, he passed

"to where beyond those voices there is peace."

R. ATKINSON.

Chesley, Ont.



ST. GILES CHURCH, EDINBURGH.
Beside it stood "The Heart of Midlothian."

Providing for the Future.

Providing for those nearest and dearest to us is no special virtue for which we should receive a gold medal and a halo; it should not be construed as just a duty; it is greater and bigger and sweeter than duty—it is a privilege that is ours alone



ST. CATHERINE'S WINDOW IN REFECTORY, DRYBURGH ABBEY.

Financial independence can be secured by most men only by hard, careful saving: it means preparing in times of peace for the hour when fate may wage war against us, being ready for any sudden storm of sorrow, trial, affliction, accident or adversity, and holding poverty for a time at bay in trying hours when the individual is unable to stand bravely between his loved ones and the world.

Saving means wise economy, careful planning, thoughtful management and prudent forethought in handling the home funds, be they large or small. If met in the proper spirit, it brings husband and wife into closer harmony, more loving co-operation and deeper recognition of mutual helpfulness. The wife, too, then becomes a money-earner, but it is in the sweet atmosphere of her home, where she belongs.

Systematic thrift will accomplish more than spurts and spasms of saving. If the members of the home finance committee decide that they can afford to set aside monthly or weekly a regular stated

sum from the family income, it should be reserved religiously, and this surplus should not be considered as really belonging to them at the time but merely as part of a little fortune they are preparing to come into at a later date. Saving does not imply penuriousness in the home life, but just wise watchfulness against the invasion of the unnecessary, guarding against the little leakages in home expenses, in pitching the key of living in proper harmony with the incoming funds.

There are times when the needs of the home are so pressing and the income so small that it requires most careful straining merely to keep the ship afloat and saving seems impossible, but even here the true spirit of saving may serve to keep at the lowest possible point the creeping invasion of debt that must somehow be paid later. Debt becomes a hard mortgage to be paid off when times brighten, and it is a heavy, clogging burden easier to put on than to cast aside.

—William George Jordan.

The Record for 1907

Sun Life Assurance Company of Canada

ASSURANCES ISSUED DURING 1907.

Assurances issued and paid for in Cash during 1907 . . . 17,879,793.31

INCOME.

Cash Income from Premiums, Interest, Rents, &c. . . . \$6,249,288.25

ASSETS.

Assets as at 31st December, 1907 26,488,595.15
Increase over 1906 2,195,902.50

SURPLUS.

Surplus distributed during 1907 to Policyholders entitled to participate that year 422,950.33

Surplus, 31st December, 1907, over all Liabilities and Capital (according to the Hm. Table, with 3½ and 3 per cent. interest) 2,046,884.42

Surplus over all Liabilities and Capital, according to the Dominion Government Standard 3,513,870.89

PAYMENTS TO POLICYHOLDERS.

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1907 2,393,491.92

Payments to Policyholders since organization 17,492,715.79

BUSINESS IN FORCE.

Life Assurances in force 31st December, 1907 111,135,694.38
Increase over 1906 8,569,296.28

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
1877	107,037.18	300,297.31	2,995,058.00
1882	241,824.19	636,077.94	5,849,889.19
1887	477,410.68	1,312,504.48	10,873,777.69
1892	1,108,680.43	3,403,700.88	23,901,046.64
1897	2,238,894.74	7,322,371.44	44,983,796.79
1902	3,561,509.34	13,480,272.88	67,181,601.63
1907	6,249,288.25	26,488,595.15	111,135,694.38

Head Office - - - Montreal