

Rev. Henri A. Scott,
St. Foy, Que.

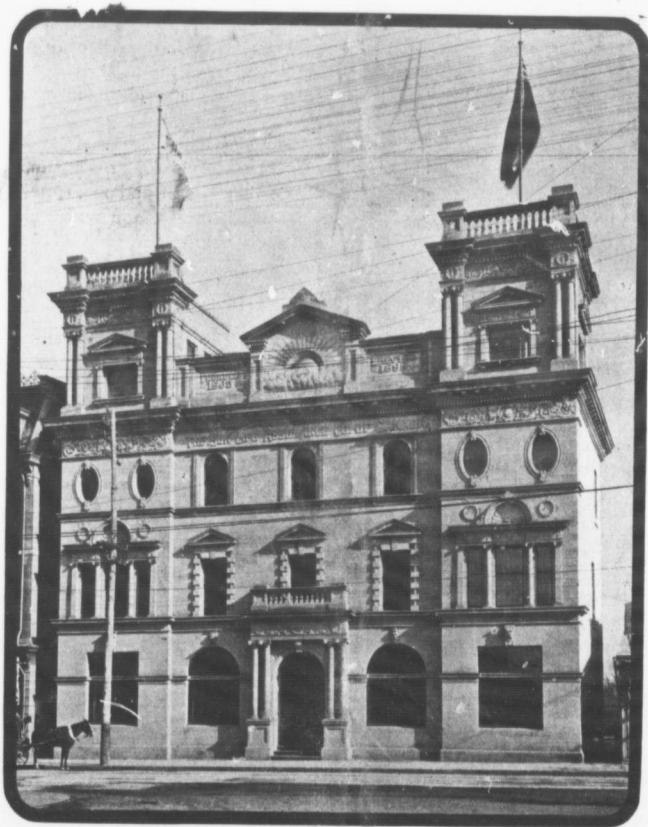
SUNSHINE

VOL. V,
No. 5.

at the
price

MONTREAL

MAY,
1900.



BUILDING OF THE SUN LIFE OF CANADA,
HAMILTON, ONT.

Safe Rules for Cycling.

BY A DOCTOR.

Owing to the fact that I have been a wheelman from boyhood, I can perhaps speak more understandingly regarding diseases that result from bicycle riding than a physician who has merely gained his knowledge from observation.

It seems to me that a word in connection with the bicycle in its relation to health is always in season. The family doctor is constantly called upon to express an opinion as to the wisdom of bicycling in individual cases, and, unless he happens to be personally devoted to the habit, under which circumstances he is likely to regard the wheel as an almost universal panacea for human ills, he is apt to consider it as most direful in its physical results.

For his benefit and that of the tyro who contemplates the purchase of his first wheel, and the scorcher, who is in the habit of devastating the ranks of mankind like the car of Juggernaut, I would suggest to all bicyclists the observance of the following rules. If these rules were followed in their entirety, objections to the use of the wheel from a health basis would soon cease to be heard.

1. In purchasing a wheel, take as much care to have it fit you as you would in obtaining a gown or suit of clothes.

2. Be sure that, when sitting upright, you do not have to reach to maintain the ball of the foot on the pedal during an entire revolution. In other words, when the pedal has reached the most distant point from the body, be sure there is a slight bend in the leg at the knee.

3. Adjust the handle bars at a level which, when the arms are fully extended, will keep the body in an almost upright position. In riding long distances the handle bars should be dropped a trifle, so as to increase the leverage by a backward as well as a forward push.

4. Before purchasing a wheel make an arrangement with the dealer, whereby you may be allowed to make trials of different saddles until you find one that is perfectly comfortable, for a properly-fitting saddle is the most necessary element in safe and comfortable riding. No one saddle will fit all riders; sometimes many must be tried before the correct model is found. Incline to a saddle that is stiff and moderately provided with springs, and which is broad and short, rather than long and narrow. A soft saddle, whether of padded leather or inflated rubber, will always chafe when ridden a long distance. The pommel found on the majority of saddles is a very necessary adjunct; it cannot be dispensed with. There must be sufficient cut out at the sides of the saddle, so that there will be no interference with the muscles of the thigh on the downward stroke. This lack of common concavity to the sides is a common defect in the many so-called anatomical saddles. The most important object to be attained in the adjustment of the saddle is to have the pommel high enough to give the body a slight tendency to slip backward.

5. The average woman should never ride a wheel geared higher than 64 inches; the average man higher than 70 inches. Remember that the higher the gear, the greater the power to move a given distance.

6. After having become accustomed to the use of a bicycle, never take a ride so long that a good night's sleep will not

entirely remove all traces of fatigue. Twenty-five to fifty miles a day, according to the surface of the country, should not be exceeded by the average rider.

7. Always walk up a steep hill; it will save your heart.

8. Never ride simply with the idea of arriving at the earliest possible moment at a given point; ride for the pleasure that is to be got from it.

9. While riding use the same sense in drinking that you would in watering a horse. Also, like a horse, stick closely to water as a beverage. Remember that alcohol stimulates the heart and circulation in much the same way that exercise does, and that if you use it in any form while wheeling, the reaction is speedy and long-reaching.

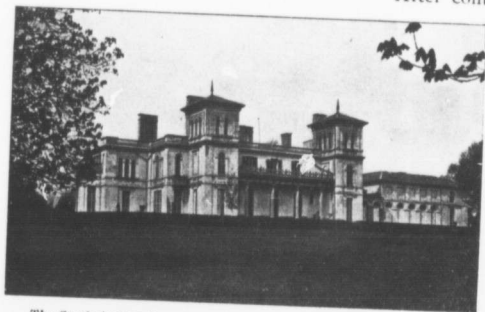
Earl S. Bullock, M.D.

—In the Hamilton Wheelman's Guide.



Admiral Dewey's Words.

I want to say that the one man who stood at my back during those trying days at Manila was an Englishman. But for his support and the moral courage he inspired me with I don't know what would have happened. I refer to Sir Charles Seymour.



The Castle in Dundurn Park which was recently purchased by the City of Hamilton, Ont., for a Public Park.



MR. HOLLAND A. WHITE,
District Manager Sun Life of Canada,
Hamilton, Ont.

Mr. White was born in the town of Picton, Ont., in the year 1851, being the son of a physician who had come thither from Cornwall, Eng. He received his early education in the Grammar School of that place, and afterwards took a course of study at Ontario College. His first experience of business was in connection with grain buying and milling. After continuing in this occupation for several years he entered upon a seafaring life, presently becoming captain of the steamship "Empress of India," which important post he filled for a considerable time. Some twelve years ago he became interested in life assurance, and, in 1891, joined the field staff of the Sun Life of Canada as Inspector of Agencies for the Eastern Ontario district. When the

Company established an agency in Great Britain Mr. White was one of the staff sent over, but, after remaining a couple of years, he preferred to return to Canada, where he went to work in the Hamilton district, and, on the withdrawal of Mr. R. Junkin, succeeded to the position of Manager, which he now occupies with much credit.



Don't.

Don't start in soliciting assurance as a temporary employment, or unless you mean to stick.

Don't think that it is all play. No man works harder nor more hours than the successful assurance deputy.

Don't believe that you can learn it all in a minute. Some men have worked at it for years, and have much to learn still.

Don't think that it is necessary to tell every man you meet all you do know about it. He will probably think you are a bore.

Don't suppose that "gift of gab" is all that is necessary for success. Silence is golden, even in soliciting.

Don't sit in your house and do nothing, because the weather is bad. Stormy-day people have more leisure to give you and more inclination to listen.

Don't be discouraged because a man says no. Nine out of ten say no before they say yes.

—Columbian Herald.



A South Sea Islander would rather die than submit to amputation; he believes that no man can enter Paradise who has lost a limb.

Cheap Assurance.

The question of cheap life assurance is one which possesses a certain amount of fascination for the average man, says the Canadian Trade Review. Few men are sufficiently level-headed to realize that absolute security cannot be guaranteed save at remunerative rates, and that, unless their assurance is absolutely secure, it is practically not assurance at all, no matter how gaudy the policy or how imposing the rows of figures the agent may quote. Yet men will still go in for cheap assurance. Were it not so there would not be so many assurance societies, and we should not hear so often of their collapse or of the losses

of those who took out assurance in them simply because it was cheaper to do so—for a while—than to pay the level premiums in a sound, well-established company.

The SUN LIFE OF CANADA has for years done the largest new business among Canadian companies, and has this year attained the position of having also the largest net premium income.

Yet the sufferers do not really deserve commiseration. They go into these societies with their eyes open, because they are able to start their policies at a low price per thousand, and regardless of the fact that they receive no guarantee or explanation as to how this low price is to be rendered permanent unless new members can be secured with sufficient rapidity to keep the rate of mortality abnormally low. Consequently, when the death rate increases, as it inevitably must with the lapse of time, and the new membership is not sufficient to keep down the cost, either the society must wind up or the premiums must be increased until the assurance is no longer cheap. They then awake to the fact that, although assurance can be carried on for a while on plans which provide

only for the present, much cheaper than on plans which provide for future assurance also, it is only for a while. It will not last for ever. Then they are filled with regret that, for the sake of a small temporary saving in premiums, they have gone into a concern which fails them at the moment when they are most in need of protection, and when, by reason of advancing age, the cost of legitimate assurance is naturally increased, if indeed it be possible for them to secure it at all.

Everyone knows that, with every succeeding year of life, the prospects of death grow greater in a gradually increasing proportion. If, then, the risk of death increases in each successive year, it falls that, to be permanent, any assurance concern must make provision therefor by either charging an advancing premium to cover advancing cost, or a level premium which is sufficient from the outset to provide for the increase in the death rate. This is simply the logic of common sense. Yet there are men who will enter any scheme that promises cheap assurance simply because it is cheap. Are such men, then, legitimate objects for pity?



America's Scenic Wonder.

Niagara Falls is certainly the grandest scenic feature of America. Mr. Luther L. Holden, writing in *The Ladies' Home Journal*, says: No other land on the earth's wide surface possesses such grandeur and great impressiveness as Niagara Falls. Standing upon Table Rock one takes in at a glance the whole of the two great falls—the American and the Horseshoe, or, as the latter is called, the Canadian Fall—a wall of water which is nearly a mile wide and about 160 feet high. The American Fall is 1050 feet in width and 164 feet in height, while the Horseshoe Fall is six feet less in



A GLIMPSE OF NIAGARA FALLS.



Canada's National Monuments II.

THE SIR JOHN A. MACDONALD MONUMENT
AT HAMILTON, ONT.

height, or 158 feet. The width of the river at this point is 4,750 feet. The Horseshoe Fall has a contour of 3,010 feet. All but one of the chain of great lakes are pouring their ceaseless floods over these precipices, at the rate of 275,000 cubic feet a second. A cubic mile of water is hurled into the gorge every week. Scientists say that the cataract has gradually receded from Lake Ontario, and that, in three or four thousand years, it will cease to be more than a series of rapids. The falls are now receding at an average rate of about two feet and a half a year. The rapids, both above and below the falls, form in themselves a very impressive spectacle.

ceeded by but few officers of life companies in any part of the world. For more than twenty-five years, Mr. Macaulay has been at the head of the Sun Life Assurance Company of Canada, in Montreal, and the proud position occupied by that Company is evidence of the great energy and ability which he has thrown into his work.

—Insurance Times, New York.



Who misses or who wins the prize,
Go lose or conquer as you can ;
But if you fail or if you rise,
Be each, pray God, a gentleman !

♦ ♦

Appreciation.

It is hard to say which is more widely and better known in the broad domain on the other side of our northern boundary, the Sun Life Assurance Company of Canada or its worthy president, Mr. Robertson Macaulay. The name of both is a synonym of all that is honorable in life assurance. Mr. Macaulay, in fact, may be considered the *doyen* of Canadian life assurance. He entered the head office of the Canada Life Assurance Company at Hamilton in 1855, and has been in active service ever since then ; that is, for a period of forty-five years. No other official connected with any Canadian life company can, we believe, boast of such lengthened service, and it is, in fact, a record ex-



Entrance Corridor, Building of the Sun Life of Canada,
Hamilton, Ont.

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MacKAY, *Editor.*

Growth.

The press, in commenting on the annual report of the Sun Life of Canada, has in many instances referred to the growth of the Company from its small beginning, twenty-nine years ago, to the splendid position in which it stands to-day. Sometimes a retrospective glance is needed to give us due appreciation of the present. As a man delights to

trace his successes from his boyhood days, so a corporation has pleasure in looking backward along the road of its successes.

A boy's growth is largely governed by his method of living. He is not troubled about growth; it would do no good. If the conditions are right, growth is sure. The Sun Life of Canada has never had any undue anxiety about its growth. Its founders knew that the law of "cause and effect" was as inviolable in the financial realm as in any other. So they built. That they built wisely and well is evidenced by each year's showing, and particularly by that of last year.

The record of the Company should, we think, be known by all who are in any way interested in life assurance. It

is a record of which we justly feel proud. The first report, in 1872, showed assurances in force amounting to \$1,064,350.00; in 1899 the amount was \$52,806,952.00. In 1872 the income was \$48,210.93 against \$2,596,207.00 last year; and the net assets, exclusive of uncalled capital, in 1872, was \$96,461.92, and has now reached to \$9,247,664.00. This remarkable growth has not been of the "mushroom" sort, but steadily, year by year. In fact the past year was perhaps the most vigorous. A few points of interest from the showing of 1899 will add weight to this statement. The increase in income was \$268,293.67, coincident with a decrease in expenses of \$10,293.64. The assets were increased by \$1,015,752.80, and the increase of

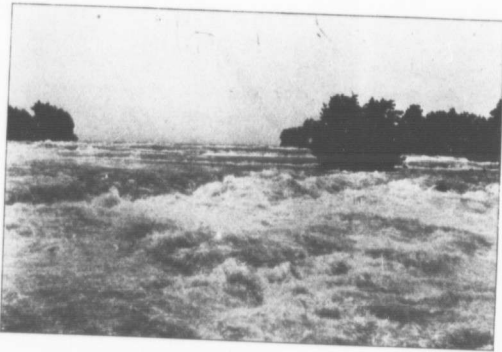
surplus, besides paying \$59,740.75 in profits, was \$119,300.00.

For many years this Company has been the leader among Canadian companies in new business taken and paid for. The past year it has achieved another success by leading in premium income, which now exceeds any other Canadian company by over \$15,000.00. All these things go to show that the Sun Life of Canada is a Company that has the confidence of the people, and is supplying their needs in life assurance. The Insurance Times, of New York, in a recent number says:

The Sun Life of Canada is the international company of the Dominion, for its agencies extend far beyond the limits of Canada, into several states of the



VIEW OF THE CITY OF HAMILTON.



The Rapids above Niagara Falls.

Union, down to the West Indies, across to England, France and Belgium, and then following the course of British commerce, eastward, home again by way of the Hawaiian Islands. The business of the Company has been not only extensive, but highly profitable, and it is with good reason that it so often heads its reports and advertisements with the phrase, "Prosperous and Progressive."



History of the Lead Pencil.

The lead pencil, the most common of all writing implements, is somewhat over 200 years old, says the *St. Louis Globe-Democrat*. The term "lead pencil," however, is a misnomer, as, in a mineralogical sense, there is not a particle of lead in its composition. The lead pencil originated with the discovery of the graphite mines in England, in 1664, during the reign of Queen Elizabeth. As graphite so greatly resembled galena, the German name for which was *bleiglanz*, it was given the name of *blei*, or lead. In the early days of lead pencil making the graphite was sawed into thin sheets and cut into strips smaller and smaller until they were of a size to be covered with light wooden slips, and thus serve as pencils.

The first pencils caused much excitement. The graphite mines of England were considered of inestimable value and were protected by law. But there was great waste—first, in digging, for many of the pieces were too small for cutting, and again in the manner of cutting the graphite, which was so crude that half the material was lost. So a binding substance had to be invented.

Glue, gum, isinglass and other substances were tried, but the graphite was only rendered hard and brittle and of uneven hardness. Its marks were faint and indistinct, and in those days if the point broke it was quite an undertaking to sharpen it again. First, the wood had to be cut away and the graphite heated over a light to soften it, after which it was drawn to a point with the fingers. In 1795, Conte, a Frenchman, came on the idea of using pulverised graphite and binding clay. This discovery resulted in pencils of varying hardness, according to the amount of binding clay added, and each pencil was of exactly the same hardness throughout its length. Soon after this discovery improvements followed in mixing, rolling and sharpening the graphite composition, which was cut into lengths, placed in a warm oven to harden, and finally incased in wood, as seen to-day.



Ten Years' Progress of the Sun Life of Canada.

Year.	Income.	Net Assets, exclusive of un-called Capital.	Life Assurances in force.
1889	\$563,140.00	\$2,233,322.00	\$13,337,983.00
1899	2,596,207.00	9,247,664.00	52,806,035.00
Gains	\$2,033,067.00	\$7,014,342.00	\$39,468,052.00

Everybody Pleased.

Out of a package of commendatory notices from the press, regarding the annual report of the Sun Life of Canada, we can only find space for a few, and then only a part of each. They all go to show, however, that this Company's motto, "Prosperous and Progressive," is being well maintained.

Montreal Daily Witness, March 31, 1900 :

The Sun Life of Canada is known all the world over as the "Prosperous and Progressive" assurance company of Canada.

Toronto World, April 5, 1900 :

With assets augmented by over a million dollars, and now showing a total of nearly nine and a quarter millions, investors and policy-holders must see that the Sun Life of Canada is one of the safest institutions in the country, while the shareholders may congratulate themselves on having the management in able hands. "Prosperous and Progressive" certainly applies in the case of the Sun Life of Canada.

Economist, April, 1900 :

Judging by the results of the past the Company is certainly justified in adopting the motto: "Prosperous and Progressive." When we look over the short space of ten years and find that the annual income has increased in that time from \$563,140.00 to \$2,596,207.00, the net assets from \$2,233,322.00 to \$9,247,664.00 and life assurances in force from \$13,337,983.00, to \$52,806,035.00, no further tribute need be paid to the management which achieved such magnificent results, and the shareholders and policy-holders may well congratulate themselves that Messrs. Robertson Macaulay and T. B. Macaulay still retain the positions of president and secretary and actuary respectively.

Another feature which illustrates the careful foresight of the management is that they, some years ago, voluntarily began to value their business on a 4 per cent. basis, so that the increase to a 3½ per cent. valuation can now be effected gradually and without appreciably affecting the surplus to policy-holders or lessening the profits to be apportioned to their policies.

Morning Herald, London, Eng., April 14, 1900:

The most enterprising and progressive of all the colonial life offices transacting business in this country is the Sun Life of Canada. This Company, which has branches in nearly every part of the civilized world, has been doing business in the mother country for about six years. During that time it has made such rapid strides that its annual volume of new business, secured in the British Isles, is far in advance of that secured by several old and well-established English companies, whilst its total new business is only equalled by one or two home offices.

The Company has only to continue to pursue its present policy of consolidation to make the concern one of the most solid life offices in the world, as it has been for years past one of the most prosperous and progressive.

Canadian Trade Review, April, 1900 :

Truly it well deserves its chosen motto of "Prosperous and Progressive."

The Merchant, April 24, 1900 :

Surely such a magnificent exhibit of business and financial security ought to satisfy the most exacting policy-holders and shareholders. It reflects the highest credit on the directorate and well-known management.

Insurance and Finance Chronicle, April 27, 1900:

The report of the Sun Life of Canada is one of successful results, and ought to be satisfactory to all who are interested in the prosperity and progress of the Company. Increased income and reduced expenses. Such is the pleasing story conveyed in the statement under review. The reviewer of the figures submitted to him as representing the operations of the Sun Life of Canada, for the year 1899, has an agreeable task, and will find therein plenty of material for praise and honest congratulation.

The president, Mr. Robertson Macaulay, and his principal colleague, Mr. T. B. Macaulay, have displayed a remarkable capacity for work in a field annually demanding greater activity, and the result of their labours has made the Sun Life Assurance Company of Canada known all over the British Empire. The zeal and interest they display in the promotion of the progress and prosperity of the Company is thoroughly deserving of the success they have achieved.

Open the Door.

Open the door, let in the air ;
The winds are sweet, and the flowers are fair ;
Joy is abroad in the world to-day ;
If our door is wide, it may come this way—
Open the door !

Open the door, let in the sun ;
He hath a smile for every one ;
He hath made of the rain-drops gold and gems,
He may change our tears to diadems—
Open the door !

Open the door of the soul ; let in
Strong, pure thoughts which shall banish sin ;
They will grow and bloom with a grace divine,
And their fruit shall be sweeter than that of
the wine—

Open the door !

Open the door of the heart ; let in
Sympathy sweet for stranger and kin ;
It will make the halls of the heart so fair
That angels may enter unaware—
Open the door !

—British Weekly.

Brantford, Ont., January 30, 1900.

Sun Life Assurance Co. of Canada.

Dear Sirs,—I beg to thank the Sun Life of Canada for the prompt settlement of claim under Policy No. 82,182, on the life of my late husband, William C. Ashbury, and also to express my appreciation for the help given by your agent, Mr. Thomas Hendry, in completing necessary papers for claiming the amount which gave me no trouble or expense whatever. I shall never let an opportunity pass without recommending the Sun Life of Canada to my friends.

I remain, yours truly,

JENNIE ASHBURY.

Ottawa, April 12, 1900.
The Sun Life Assurance Co.
of Canada.

Dear Sirs—Kindly accept my sincere thanks for cheque handed me to-day, in payment of policy of \$5,000.00 on the life of my late husband,

J. R. Church, M.D. I appreciate the promptness, also the fact that all trouble in connection with the matter was saved me by your agent, Mr. N. F. Ingersoll, who attended to the necessary documents. You have my best wishes for success.

Yours sincerely,

MARY ELIZA BELL CHURCH.

Toronto, February 8, 1900.

The Sun Life Assurance Co.,
City.

Dear Sirs,—On behalf of Mrs. A. D. Benjamin I beg to convey to you her sincere thanks for the extra prompt manner in which your Company has paid the loss due under policy number 34,239. Personally I beg to say that in a considerable experience in dealing with companies I have never met with more prompt attention. Every thing was at once placed in my hands to enable the claim to be proved and paid.

Yours truly,

SAMUEL KING.

Kingston, Ja., April 10, 1900.

GERALD H. MORAIS, ESQ.,
Agent Sun Life Assurance Co.
of Canada.

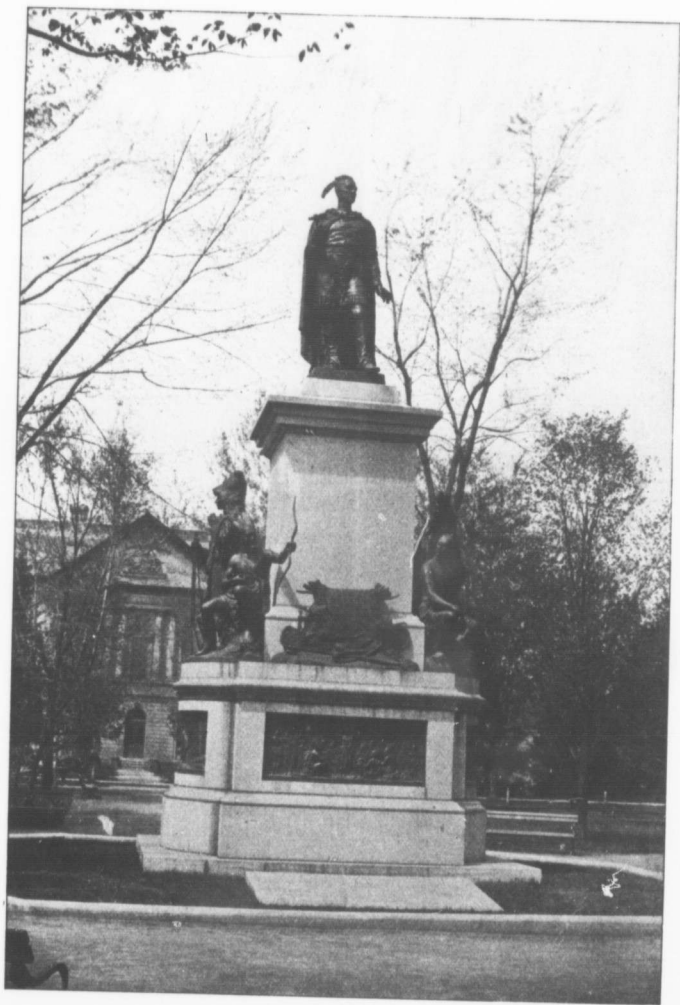
Dear Sir,—I have to thank you for your commendable promptitude in the settlement of my fifteen year endowment policy, which matured on the 1st instant. I received the Company's cheque for the amount due me in full on the 4th inst., and am in every way perfectly satisfied with the results obtained under the policy.

Yours truly,

HENRY L. CLARE.



The Eternal Conflict—Rapids below Niagara Falls.



Canada's National Monuments III.

BRANTS MONUMENT,
BRANTFORD, ONT.



THE GARDEN OF CANADA—GRIMSBY VALLEY.

Prince Patrick of York.

London, April 5.—It is said that, by the desire of Queen Victoria, the son that was born to the Duke and Duchess of York, Saturday, will be christened Patrick.

O, Paddy, dear, and did you hear
The news that's going round?
The shamrock blooms as ne'er before
All o'er the Irish ground;
The Queen has come to Dublin town
And right o' top of that,
She telegraphs the Duke of York,
To call the baby Pat!

She might have given to the Duke
The choice of several names:
For instance Matthew, Mark and Luke,
And John and Joe and James;
And Jacob, Isaac, Abraham.
But no—instead of that,
She telegraphs the Duke of York
To call the baby Pat!

She might have wished the boy to bear
Some Scotch or English name,
Some chieftain's of the mighty past
That fills the trump of fame;
But Scottish names she put aside,
And English—think o' that—
And turning to the Emerald Isle,
She said, "let's call him Pat!"

O, Paddy, dear, 'tis very clear
The shamrock's blooming right,
So let's be wearing of the green
And dance a jig to-night;
The Queen has come to Dublin town
And right o' top of that,
She telegraphs the Duke of York
To call the baby Pat!

—New York Mail and Express.



In 1899 the net Premium Income of the Sun Life of Canada was over \$15,000, in advance of any other Canadian Company.
(Preliminary report of the Government Superintendent of Insurance page 37.)

1899

One of the
Most Prosperous Years
in the History of

The Sun Life
of Canada.

Interesting Points from the 1899 Report :

New Life Applications	\$14,723,577.59
Cash Income from Premiums and Interest	2,596,207.27
Increase over 1898	268,293.67
Coupled with <i>decrease</i> in Expenses	10,293.64
Assets	9,247,664.61
Increase over 1898	1,015,752.80
Surplus over all Liabilities except Capital	478,304.45
<small>(According to the Company's Standard, the Hm. 4 per cent. Table.)</small>	
Increase in Surplus	118,906.19
Besides Profits given during the year to policies entitled thereto	59,740.75
Death Claims, Matured Endowments and Profits paid during 1899	803,972.65
Payments to Policy-holders since foundation	5,930,593.00
Total assurance in force	52,806,035.00

PROSPEROUS
....AND....
PROGRESSIVE



The Sun Life Assurance Company of Canada

HEAD OFFICE, - - MONTREAL.

Directors:

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

HON. A. W. OGILVIE, *Vice-President.*

S. H. EWING, Esq.

MURDOCH MCKENZIE, Esq.

JAMES TASKER, Esq.

ALEX. MACPHERSON, Esq.

J. P. CLEGHORN, Esq.

T. B. MACAULAY, Esq.

JOHN REDPATH DOUGALL, Esq., M.A.

Chief Medical Officer:

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

Secretary and Actuary:

T. B. MACAULAY, F.I.A.

Assistant Actuary:

ARTHUR B. WOOD.

Superintendent of Agencies:

JAMES C. TORV.