

GUATEMALA VIEWS IN THIS NUMBER.

SUNSHINE

Vol. XV.
No. 6

MONTREAL

JUNE,
1910



EDWARDUS REX.

The velvet night engulfs the lofty towers
Under whose high-flung heads the watchers wait.
Hushed are the birds. The trees, the new-born flowers
Hold breathless with the Empire at the gate,
While skilled, yet helpless healers strive in vain
To win from Death what only Death may gain
* * * * *

The King is dying.

Slowly with sadness and with voices hushed
The concourse melts with silent grief away.
The shadow of a tragedy which brushed
Across our midst unnoticed yesterday,
Has wrapped its sombre folds around us now
And to its cold, relentless will, we bow.
The Greatest Empire mourns.
* * * * *

The King is dead.

F. BEECHER EDWARDS

SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS

SUN LIFE ASSURANCE COMPANY
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SUPERINTENDENT OF AGENCIES.

Sun.		Mon.		Tue.		Wed.		Thu.		Fri.		Sat.	
How Many	For	How Many	For	How Many	For	How Many	For	How Many	For	How Many	For	How Many	For
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		

Our Dead King.

The news of King Edward's death came upon us with awful suddenness, and the peoples of the world stand in awe and silence, overwhelmed with grief.

A nation's tears speak more forcibly than words, and never was the British Empire united as it is now, when sorrowing hearts, in a bond of mournful sympathy, contemplate the life work of our late King.

In the death of King Edward the Seventh, not only have his loyal subjects lost a faithful friend, but the whole world has lost a powerful influence for good.

At 11.45 p.m. on May 6, 1910, His Majesty the King breathed his last in the presence of Queen Alexandra, the Prince and Princess of Wales, the Princess Royal, the Duchess of Fife, Princess Victoria and Princess Louise and the Duchess of Argyle.

GOD SAVE THE KING!

Eloquent Testimony.

Some one has said of life assurance that it is "philanthropy reduced to a business basis," and it seems to us that the definition is most appropriate. It can be added that the basis is not only a business one, but a sound business basis at that, for, since the advent of the Actuary with his mathematically correct principles of operation, the conduct of

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the great interest of life assurance rests upon a foundation of absolute certainty.

What wonder, therefore, as the years go by, that the public is more and more "linking up" with this, the safest and most beneficent system of providing an estate. What a satisfactory estate too! If the contract is in the nature of a Limited Life or Endowment policy, and the assured survives, the amount of the policy is promptly paid at maturity. If, however, the policy becomes a claim by death, the amount of the claim is handed over to the beneficiary without a cent of deduction, and the entire absence of that depreciation of value which often attends other estate holdings. Life assurance fits into every condition of life, and in its combined features of protection and investment, it is applicable alike to the wage earner and the monied man.

To those actively engaged in the task of administering districts there comes many object lessons fraught with eloquent testimony as to the beneficent features of the business of life assurance. The two following instances are given by one of the Sun Life's District Managers:

A young man was having intercourse with a local agent in the direction of a 20-year Endowment policy, and the deal was closed pending the approval of the parents. Strange to say both refused to sanction the contract, the mother's opposition being the strongest. The applicant did not like to go counter to his parents' wishes, but felt that he should effect the assurance, and so decided to do it quietly. Before the third renewal premium was paid the assured was drowned, when the existence of the policy was disclosed to the parents, who were the joint beneficiaries. The \$1,000 paid off a mortgage of \$700 on the home and left a little bank account of \$300. Unselfishness did you say? Yes, with all the

word implies, because the highest kind of unselfishness is service for others.

The other instance is that of a man, in his day prominent in public life. He was a free-handed man, enjoying life and withal liberally inclined. When death closed the scene and his will was admitted to probate, it was found that his estate was about eighty thousand dollars, made up of nine thousand dollars of realty, and seventy-one thousand of life assurance. Comment is unnecessary.

In the economy of individuals, communities, states and nations, the word "thrif" bulks large because it is the greatest factor in contributing to the comfort and substantial happiness of mankind. Canadians are noted for this quality, although it can be, and should be, developed to a much greater extent than at present.

The management of the Sun Life of Canada can take a pardonable pride in the fact that this Company is the Canadian leader in the great work of preaching the gospel of Thrift.



Guatemala.

To many of us Guatemala is only a word—and a vague one at that. But were we to be suddenly landed from an airship, in the midst of its beautiful scenery--the panorama of Guatemala city, for instance—spread before the eye, we should learn at once how entrancing it is.

Guatemala is a Republic—the most important one in Central America, and of considerable extent, covering as it does but a little less than fifty thousand square miles, wherein live more than a million and a half inhabitants. Along the peaceful shores of the blue Caribbean Sea it extends for a hundred miles, with a coast-line of twice that distance on the Pacific Ocean. Northwest to southeast the giant Andes Mountains divide the

Republic, giving an almost complete variety of climate in the distances between sea-level and the valleys 10,000 feet above. The whole gamut of climatic play is included so as to produce a long list of tropical and semi-tropical and temperate fruits, flowers, cereals, and vegetables, such as bananas, oranges, strawberries, apples, pears and grapes. Rare orchids are common. The roses we know in temperate climes are insipid and spindling compared with the great, luxurious blooms abounding in the tropics, of heavy fragrance and subtle depths of color; though, of course, there are many varieties growing at the different heights.

Herds of cattle and of sheep roam the extensive pastures that offer such luxuriant growths for their nourishment. Three crops annually are gathered in some sections. Coffee and sugar are the principal exports.

Spain ruled Guatemala from 1524, when it was occupied by Alvarado, one of Cortez' lieutenants, until 1821, when it declared its independence. It joined neighboring states in the "United Provinces of America" in 1823; but separated itself therefrom in 1839, when it declared itself an independent Republic.

Its climate is healthful throughout the whole of its territory. The temperature, like most of Southern Europe, averages seventy-two degrees throughout the year. The coast is blessed with those daily breezes from the sea which seem to be a Providential provision for the permanent comfort of those who choose this country as a place in which to live.

In the months of December, January and February, when the countries of North America are bound in ice, silent in the chill of cold and wrapped in bleakness and the sleep of Nature, flowers and vegetables, strawberries, oranges and grapes, pears, and green corn, peas, and beans, and many other fresh vegetables are obtainable in the markets.

Some of the principle cities are located at a height of five thousand feet, where the temperate climate is found. In fact, as would naturally be supposed, a great number of the inhabitants live in the high altitudes.

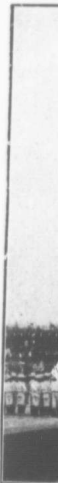
November to April is the dry season, May to October brings the rainy season, which, on the coast, sometimes lasts till December. The "rainy season" simply gives the earth showers for two or three hours each day—or night; and during this season all vegetation grows like magic, and flourishes with exuberance. Then green reigns, and the colors of everything are vivid and brilliant.

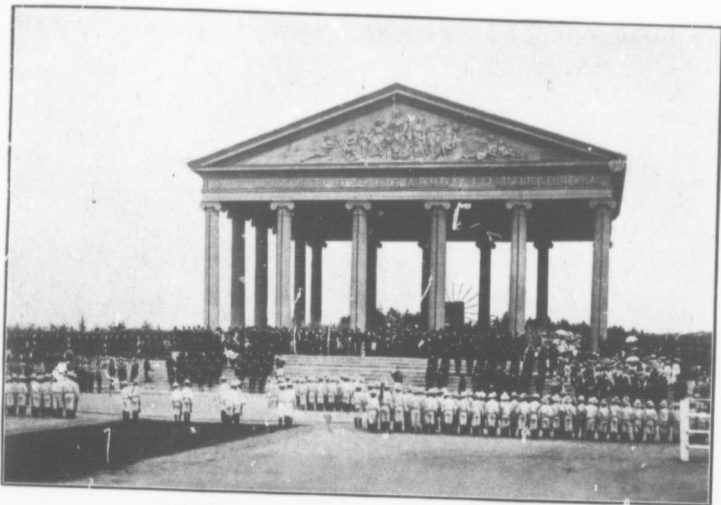
Guatemala has five seaports. On the Pacific are Ocos, Champerico and San José; on the Caribbean are Livingston and Barrios. The last named is on Santo Tomas Bay, and has one of the finest harbours in the world, being naturally protected, and admitting ships to land at the Guatemala Railway pier direct. This is an advantage none of the other named ports possess, as goods and passengers must in those cases be transferred by small boats plying between ship and shore.

There are well equipped and well managed railroads in Guatemala, operating 439 miles of track, as follows: Between Puerto Barrios (on the Caribbean), and San José and Champerico (on the Pacific); Between Vada Ancho and Ocos. Between Panzos and Pancajche.

Guatemala City is the capital of Guatemala; and, inclusive of its suburbs, has a hundred thousand inhabitants, making it the largest city in Central America. Considering its climate, which is ideal, its scenery, which is magnificent and varied, and its natural advantages in geographical situation, we need not hesitate to class it among the world's finest cities.

It is well paved, has a water supply through an aqueduct, its streets are





IN GUATEMALA.—TEMPLE OF MINERVA, GUATEMALA CITY.



IN GUATEMALA.—HIPPODROME PROMENADE, GUATEMALA CITY.

lighted by electricity, there are well-managed street car lines and beautiful drives and parks. It is the commercial and social headquarters for the Republic, and contains many handsome buildings and private residences, including the Presidential and Government Palaces, the Law Courts, the palace of the Jefatura Política and the Municipality, the Cathedral and Arch-episcopal Palace, all facing the Plaza de Armas; Columbus Theatre, Post-office, School of Law and Medicine, General Hospital, the churches of San Francisco, Santo Domingo, La Recolectacion, La Merced and El Carmen, Temple of Minerve, National Museum, Citadel, Military Hospital, Asylum for Invalids, Markets, etc.

A popular promenade and residential avenue is called the Avenue Minerve, which extends to the temple of that name, at the Hippodrome. Another avenue, "La Reforma," is spectacular, being lined with bronze and marble statues, and flanked by many notable public buildings. This avenue leads one to the National Museum. Opera at the Columbus Theater is a great social event.

There are good public baths in the city and band music in the parks in the evening.

The country's products are to be had at small cost in the many shops and markets; and oftentimes European goods are to be purchased for less than they can be bought in the United States.

San José is the Pacific terminal point of the Guatemala Central Railway, which also has a line to Mazatenango and Ocos.

An altitude of 4,850 feet gives a temperate zone climate; and from this down to the sea level in a journey of a few hours, yields to one taking the railroad trip of seventy-five miles to the Pacific, a variety of environment almost bewildering in its rapid changes as the train winds its way down the western slope.

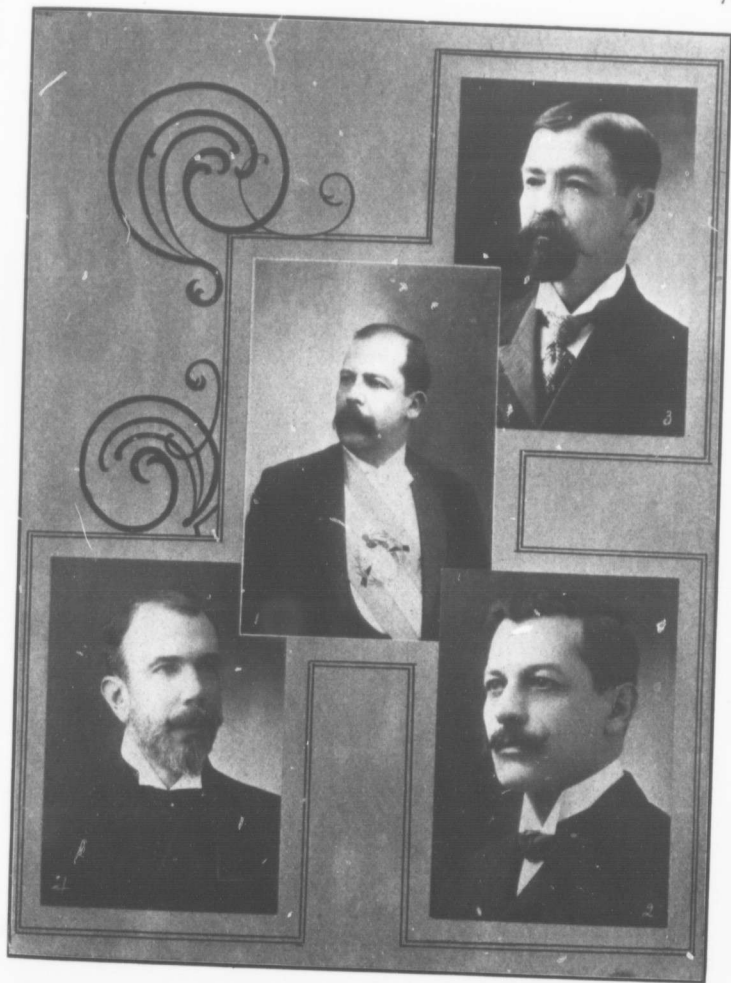
Antigua, the ancient capital of Guatemala, was founded in 1525. An earthquake nearly destroyed it in 1773 and occasioned the removal of the capitol to the new and present site. There are imposing ruins at Antigua to tell us of what has been. They still exist for the curious eyes of the traveller, and mark the city that was the most important in the Spanish America of that time. At present there are twenty thousand inhabitants who live there for the many reasons involved in the statement that Antigua has varied scenery, clear skies, pure water, fine climate, and a superior soil—what more?

Quezaltenango, a city second in importance only to Guatemala City, has a population of 25,000 people. Eight thousand feet above the sea level it stands upon a broad plain, and is not accessible by railway service. It is the business center of the western section of the Republic.

When Guatemala proclaimed her independence the foreign trade amounted to very little. To-day its export business is very extensive. Coffee is now the staple of the export trade. Guatemala has also many sugar plantations, able to compete with the wealthy planters of Cuba, Louisiana and Brazil, and has a fair production of cacao, cotton, indigo, caoutchouc, etc., etc. The public revenue of the Republic during 1909 was \$37,335,957.70, with a surplus of \$9,835,957.70.

Guatemala means "country covered with trees," and in these days of the disappearance of noble forests it is a satisfaction to read of the existence and continued growth and increase of arboreal resources such as these. May Guatemala always be "covered with trees," and literally, with the fruits of her increase.

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



IN GUATEMALA.—PRESIDENT AND CABINET MINISTERS.

1. HIS EXCELLENCY MANUEL ESTRADA CARRERA, President of the Republic.
2. LICENTIATE DON JOAQUIN MENDEZ, Minister of Fomento.
3. LICENTIATE DON JOSE MA. REYNA ANDRADE, Minister of the Interior and Justice.
4. DON GUILLERMO AGUIRRE, Minister of Finance and Foreign Relations.



IN GUATEMALA.—REFORM AVENUE, GUATEMALA CITY.

Animal Food.

"Well, did you follow my advice and eat plenty of *animal food*?" said the doctor to the country yokel.

"Yes, sir, I got on all right with the oats, but the chopped hay took a bit o' getting down."



Perfectly Safe.

Michael Dugan, a journeyman plumber, was sent by his employer to the High-tower mansion to repair a gas leak in the drawing room. When the butler admitted him he said to Dugan:

"You are requested to be careful of the floors. They have have just been polished."

"They's no danger iv me slippin' on thim," replied Dugan. "I hov spikes in my shoes."—Lippincott's.

A Narrow Escape.

"How many times have you been married?"

"Three, but——"

"Madam," he interrupted. "I'm taking the census, not proposing."—Detroit Free Press.

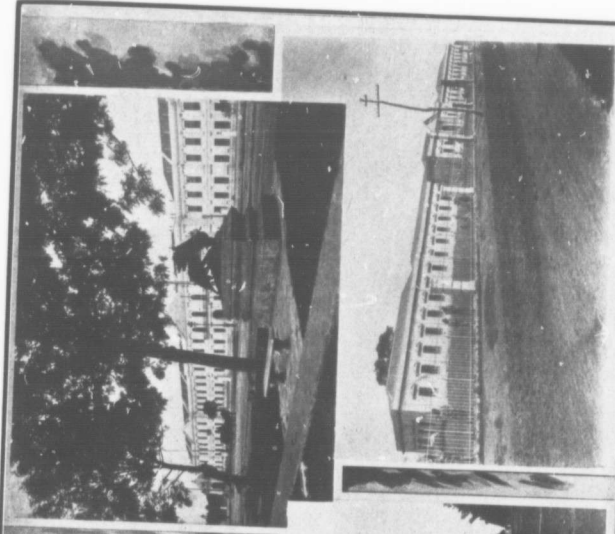


They were country people, pure and simple, but they had read the home papers and thought they were educated up to all the improvements of the day.

When they visited Washington, D.C., they went through the Navy Department and saw the models of some of the new battleships.

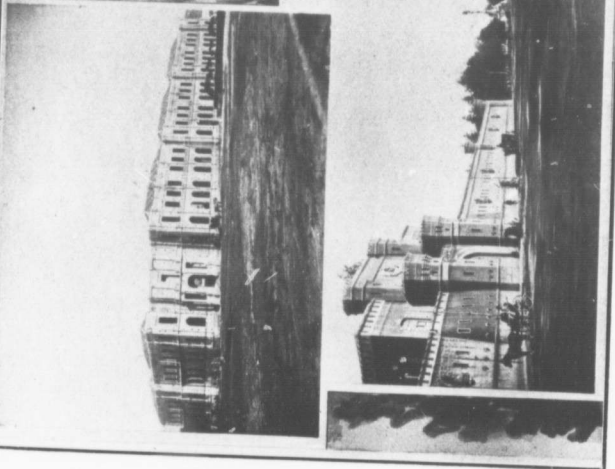
Pointing to a companion ladder hanging over the side of one of the ships, she asked her better half what it was.

"Oh," he replied, "that's the fire escape."—Harper's Magazine.

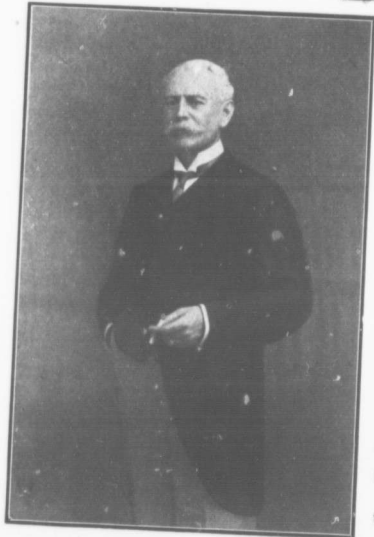


IN GUATEMALA CITY

INVALIDS' ASYLUM, REFORM AVENUE.
MILITARY ACADEMY AND ARTILLERY BARRACKS, REFORM AVENUE.



ORPHAN ASYLUM, REFORM AVENUE.
MILITARY HOSPITAL.



HON. L. E. G. CARDEN,
British Minister for Central America.

Honorable Lionel E. G. Carden.

Above we reproduce the photograph of the Honorable Lionel E. G. Carden, British Minister for Central America, with headquarters in Guatemala City. Mr. Carden was appointed Vice-Consul at Havana in 1877; attached to Sir S. St. John's Special Commission to Mexico in 1883; promoted to Consul in the city of Mexico in 1885. He was appointed British Commissioner on the Mexican Mixed Claims Commission of 1885 and 1889; Consul General to Cuba from 1889 to 1892. In 1902 he was appointed Minister Resident in Cuba. In 1905 Mr. Carden was appointed Minister of the Central American Republics, with headquarters as above stated. He represents the dignity and influence of the British with a grace, simplicity and effectiveness which leaves nothing to be desired.

SAN JOSE DE COSTA RICA, April 12, 1910.

S. E. I. MADURO,

District Manager,

Sun Life Assurance Company of Canada.

Dear Sir,—As wife, executrix and legal representative of the late Hipólito Crespo y Mata, I wish you to accept my thanks for your Company's promptness in settling the assurance policy for \$2,000 on the life of my late husband.

This promptness of itself is a recommendation to your Company. You are at liberty to publish this letter, in which I avail myself of the opportunity of expressing my gratitude.

Yours very respectfully,

DEMETRIA SANCHEZ, VIUDA DE CRESPO.



A miner, accompanied by his mate, who was rather deaf, was walking along the railway line the other day. A train approached, and on nearing the men it gave forth an ear-piercing shriek.

"Man," said the deaf man, "that's the first robin I've heard this spring."

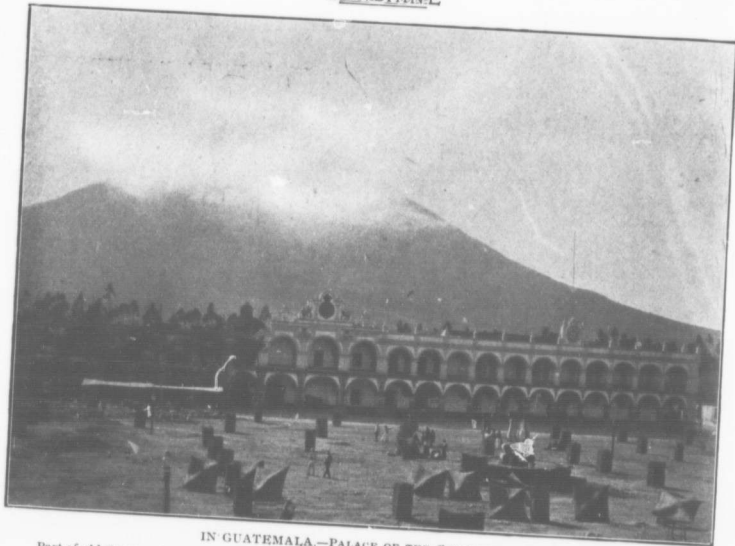


IN GUATEMALA.
Monument to Gen. Miguel García Granados.



IN GUATEMALA.—SUN LIFE DIVISION STAFF.

1. DON ARTURO ROSALES, Division Manager;
2. DON E. LOPEZ Y SANCHEZ, Special Representative.
3. DON ANTONIO CASTRO, General Agent.
4. DON JUAN L. SARAVIA, General Agent.
5. DON LUIS MORENO, Special Representative.



IN GUATEMALA.—PALACE OF THE GOVERNOR.

Part of old Guatemala City at the time of the Spanish domination. Destroyed by an earthquake in 1773.

To Prevent Disease.

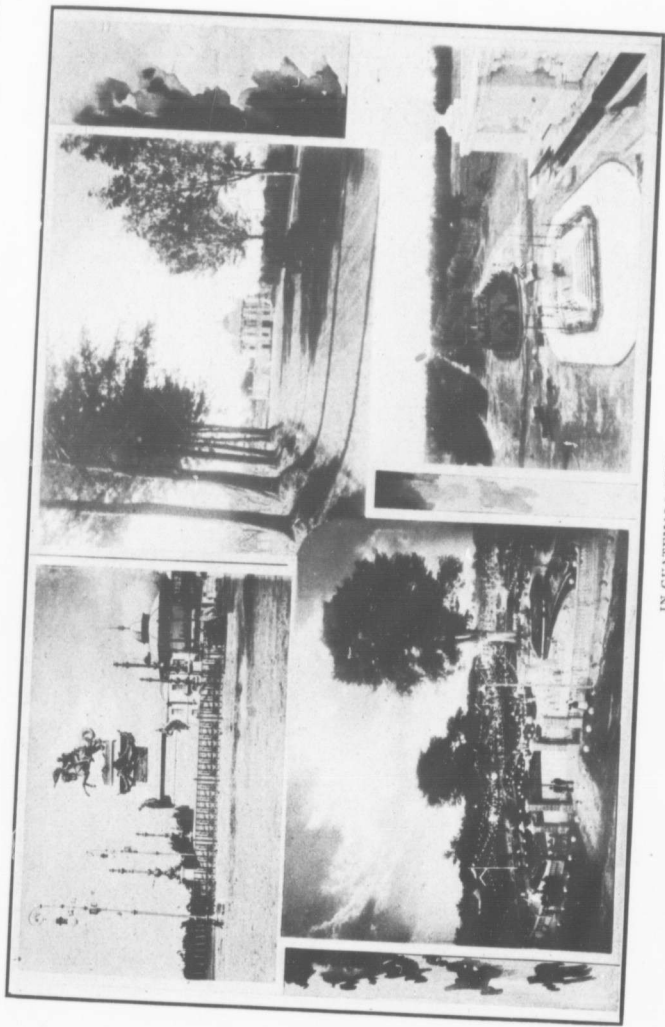
That the leading life assurance companies have joined in a plan to investigate causes of mortality on this continent, based on their own statistics of fifteen million insured lives, covering the last forty years was stated by Robert Lynn Cox, of New York, general counsel of the Association of Life Insurance Presidents, in advocating the principle of the Owen Bill, at a hearing before the Senate Health Committee recently.

There was nothing in the medical history of the world that approached the magnitude of this inquiry, said Mr. Cox, who cited the investigation which is soon to be begun, as an instance of the necessity for a federal health department, to the end that various health reforms which the research of the life assurance companies will doubtless suggest, might be put into effect all over the country.

In speaking in favor of the bill in be-

half of the life assurance business, Mr. Cox said :

"Life assurance companies can, and largely do, protect themselves by medical examinations which disclose cases of incipient disease and bad hereditary tendencies. We reject such cases, and that may save us financially, but it totally disregards the problem of what should be done for the unfortunates who are thus rejected—those who need protection most. This is a problem of government. We may point it out, but the burden of solving it rests on the people. It is not a question, however, of asking the Federal Government to carry the whole load. It is rather the question of whether it will co-operate with forces already at work, whether it will lend the encouragement of governmental leadership to a movement well under way and containing a veritable army of volunteers equipped for battle against all kinds of preventable diseases."



IN GUATEMALA CITY.

MONUMENT OF REGINO BARRIOS, Reform Ave.
 ESTRADA CABRERA PARK, Head of Hippodrome Ave.

PALACE OF "LA REFORMA," Reform Ave.
 REFORM AVENUE.

Guatemala is Peaceful.

That Guatemala is prospering under the rule of President Estrada Cabrera, and that her financial and economic difficulties are in a fair way toward a sound solution, is the substance of a letter which a prominent Nicaraguan in New York received recently from a correspondent, who is close to the present Guatemalan administration. The writer deals with the political situation, the economic evolution, and the opportunity for business investment there. The letter reads in part :

"The political horizon of Central America cleared off with the downfall of General Zelaya. It is true that the solution of the Nicaraguan problem is still pending, but there can be no doubt that these clouds will vanish soon. Guatemala has been following very skilfully international politics, always trying to safeguard her own interests and those of her Central American sisters. She has observed an absolute neutrality toward practically all exterior occurrences.

"In this country the actual political situation is calm. Interior peace is fully assured ; order reigns ; there are no diplomatic difficulties. The government attends to its obligations with preciseness, and public instruction is continually encouraged.

"At the present time great projects are under study, which will aid the economical development of the nation, and all those projects have been planned by President Cabrera. The electoral campaign does not show great evidence of struggle. Every one is convinced that President Cabrera must remain at the head of the nation.

"The capital of Guatemala is now connected with the Atlantic Ocean by the Northern Railroad, placing her at a distance of only six and a half days from New York, and enabling the farmers to export their products by means of a rapid, easy, and cheap way.

"Large foreign enterprises have now brought to this country their capital and labourers, investing great amounts of money in agricultural and mining development. The railroad extension to Salvador and Mexico will be shortly finished, by which the commerce of Guatemala will be benefitted.

"It might be said that the depreciation of the national money constitutes a problem of vital importance for the political economy of the

country, and that while such is not settled all the rest is in want of firmness. Well, be it so ; but it cannot be denied that in no other place has so much been done within a short time with so limited resources and under the continuous threats of international complications. It is also true that our money is in want of guarantee and that it is absolutely necessary to settle the exterior debt, but it is well known that those are precisely the points that pre-occupy the most advanced governments.

"To perform truly its evolution, Mexico needed forty years, 900 million dollars, and 3,000 million francs from European investors ; the Argentine Republic for its development had to invest 200 millions of pounds sterling, and incurred a dreadful exterior debt. Brazil, Peru, and Uruguay, to reach their actual standing, needed many years of peace, large sums of money, and immigration. Costa Rica has advanced thanks only to foreign energies. Guatemala, until lately, had nothing to depend upon. The errors of the past years were so many and so great that she was compelled to reconstruct everything, and it is widely known that a reconstruction is, indeed, a harder task than the one of construction. Estrada Cabrera's Administration has, therefore, accomplished a great labor."

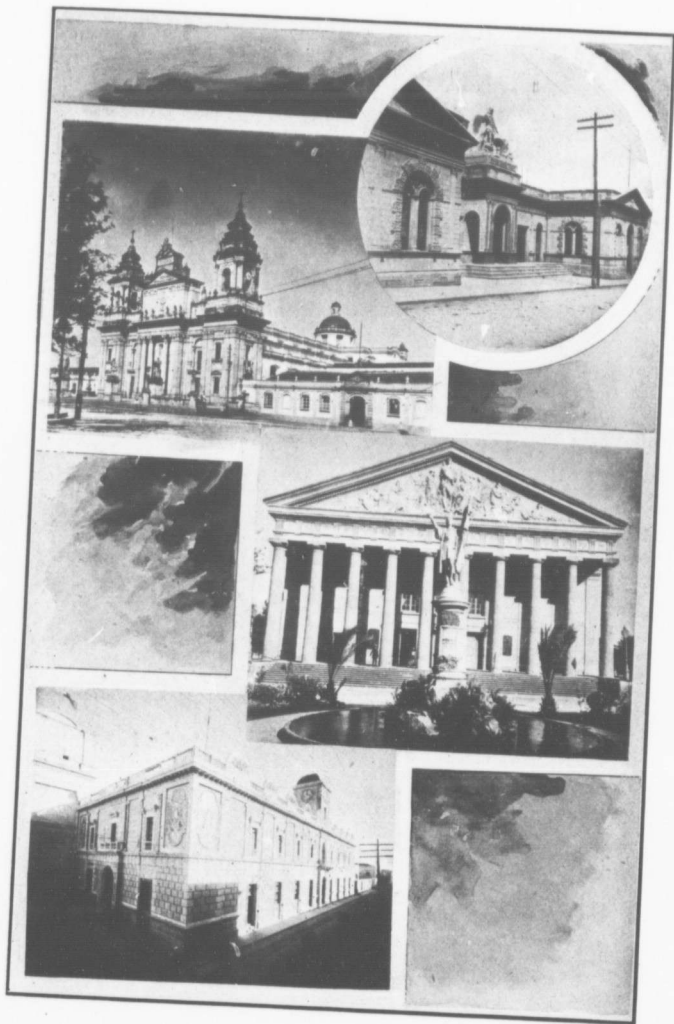
Since the above letter was written news has reached us of the re election of President Cabrera for another period of six years.



Insufficient Life Assurance.

"Unfortunately few people take as much insurance as they ought to have," said a prominent life assurance man recently. "Few take anywhere near as much insurance as they can carry. Practically every holder, when he matures a policy, wishes it had been for more. He often openly chides the agent for not making him take more. And certainly the dead, if they could speak, would many times be indignant that their interests were not better conserved in the matter of life insurance."

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



IN GUATEMALA CITY.

CATHEDRAL OF GUATEMALA.
POST-OFFICE.

NEW BUILDING DESIGNED FOR CRIMINAL COURT.
COLON THEATRE.

Sun Life Assurance Company of Canada

The Results for 1909

Assurances Issued during 1909

Assurance issued and paid for in cash during 1909	\$21,509,273.16
Increase over 1908	1,725,601.95

Income

Cash Income from Premiums, Interest, Rents, etc.	7,778,132.05
Increase over 1908	828,530.07

Assets

Assets as at 31st December, 1909	32,804,996.77
Increase over 1908	3,566,471.26

Surplus

Surplus distributed to policyholders entitled to participate in 1909	378,010.60
Added to Surplus during 1909	712,230.58
Surplus earned in 1909	<u>\$1,090,241.18</u>

Total Surplus 31st December, 1909, over all liabilities and capital according to the Company's Standard, the Hm. Table, with $3\frac{1}{2}$ and 3 per cent. interest	\$3,308,534.53
Surplus, Dominion Government Standard	4,940,556.77

Payments to Policyholders

Death Claims, Matured Endowments, Profits and other payments to policyholders during 1909	2,824,184.01
Payments to policyholders since organization	23,243,167.45

Business in Force

Life Assurances in force December 31st, 1909	129,913,669.52
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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
1879	172,528.42	397,777.32	3,615,124.35
1889	563,140.52	2,233,322.72	13,337,983.08
1899	2,596,207.27	9,247,664.61	52,806,035.93
1909	7,778,132.05	32,804,996.77	129,913,669.52