

AMONG THE THOUSAND ISLANDS

SUNSHINE

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AUGUST,
1907



THE THOUSAND ISLANDS—HALF MOON BAY, NEAR GANANOQUE.

The Thousand Islands.

(By Daisy G. M. Corbett, in the Toronto Globe.)

Nature smiled as she viewed the mainland of Canada, as though she still held the choicest and most exquisite of all her gifts in reserve. One day with a generous impulse, a royal magnanimity, she opened her arms and dropped into the sunny St. Lawrence her last treasure, and lo! the priceless gift was shattered into one thousand bits. The breakage was so pleasant that nature, smiling through her tears, christened them the Thousand Islands!

How can you better spend this bright day than on the water? The little waves, dancing with gladness, beckon you. Step on the steamer at Kingston and you will sail away to fairyland, which is a trip down the Canadian side to Alexandria Bay. Just outside the harbor you see the "gateway to the St. Lawrence," and a little fear mingles with your admiration, for you sail through a narrow stream which seems impassable to the eye. Look to the right and there is pretty little Cedar Island in its new dress of delicate green and the soft golden brown of new life; to the left historic old Fort Henry and the Military College, while nestling in the centre is tiny Whiskey Island. Like a bird, the boat glides through and sweeps into the river channel and for an hour you enjoy the sweet, cool breezes and refreshing scenery dotted all along with white tent-homes like snow-drops in the woodlands. Groups of little laughing children wave frantically from the shore and you wave an answer back again.

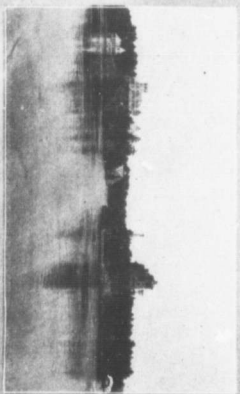
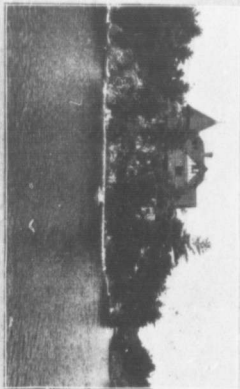
Just above Gananoque the islands increase in number and beauty to your great delight, for you are now eager with anticipation for what is in store. A little further on and you grow bewildered as to which is the more beautiful—that one with the great jutting granite rocks forti-



THE THOUSAND ISLANDS—AT SUSSEX.

fying its sides, picturesquely massed cedar and pine trees growing to the water's edge, or this, so smooth and round, with slanting grey slabs running out to meet the shining river and the tender foliage of baby vines creeping out of every moss-filled crevice? You cannot choose. Round a bend and Fiddler's Elbow fascinates the vision; so narrow is the channel through which you are passing that you can almost touch the willow branches as they sway caressingly toward you. Suddenly you notice how very still it is. There is a hush in the air that can be felt! Emerald banks on each side seem to silently close in upon you. The water is so clear the blue of heaven's sky seems to sweep a veil of azure over it. Every leaf of trees or shrub is magically mirrored in this strangely quiet stream. The bird's fly to and fro with softened whirr; they forget to sing. You hear "A little noiseless noise among the leaves, Born of the very sigh that silence heaves."

For you are passing through the Lost



THE THOUSAND ISLANDS

Mr. Benson's Residence.
From Devil's Oven.

Two Pine Residences.
Devil's Hole Island.



THE THOUSAND ISLANDS—A very pretty spot.

Channel, unequalled in mysterious beauty the world over.

A few minutes run and you have left nature unmolested and are in the midst of nature which man has striven by every cunning device to improve. This is the land of the Stars and Stripes, where wealth and luxury abound. Stately castles, beautiful homes, magnificent yachts and houseboats like floating palaces pass by in a brilliant pantomime. Alexandria Bay with its magnificent hotels, the abode of fashionable beauty and smart society, where you find the nations of the world represented by parties who have travelled many thousands of miles to see the world-famed Thousand Islands. At nightfall the hotels are ablaze with electric lights; hundreds of red, yellow and blue eyes twinkle and gleam through the trees like elusive sprites.

With a long winding cut across you come to Thousand Island Park, an ideal spot for the hundreds of families who there spend the summer. It is a place

essentially for women and children, and the Sabbath Day is rigidly observed. The large hotel has broad living verandahs, where the less energetic watch the tennis and croquet players who daily enjoy the mild outdoor exercise. There is constant landing of hundreds of excursionists from every part of the Island and the nearest towns and cities. A large pavilion is erected where you can spend the warmest days on the river's edge and be fanned by refreshing breezes.

The dusk is falling as you come to another fairy palace, Frontenac Hotel at Round Island Park, a most charming and exclusive resort. Now you touch Clayton, with the clang of the New York Central and the hustling activity of a United States town, but it soon fades in the distance. Night has fallen and a great golden moon comes slowly up gilding a pathway through the river's darkness. On and on, while you are wondering if it has all been a beautiful dream—a trip to fairyland through the land of nod! The steamer's prolonged whistle assures you of the realistic; you see the glittering of many electric lights and collect the wits that have been wool-gathering, for you are now entering the harbor of the old Limestone City.



"Well," said he, anxious to make up their quarrel of yesterday, "aren't you curious to know what's in this parcel?"

"Not very," replied his wife, indifferently.

"Well, it's something for the one I love best in the world."

"Ah! I suppose its those new collars you said you needed."—Tit-Bits.



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



THE THOUSAND ISLANDS—Lost Channel.



THE THOUSAND ISLANDS—The Narrows, four miles west of Brockville

Reasons for Not Lapsing.

Singular causes for giving up policies are sometimes advanced by those who feel under the necessity of abandoning payments. Frequently, the reason mentioned for stopping a policy is as strong an argument as could be made why it should be kept up, but here are some of the statements occasionally encountered:

"I am making payments on my house. It is too much of a load to carry life assurance besides. My health is good and later on will be time enough to insure." If death should come, think of the wife's burden!

"I am going to be married and need the money for use in that way." But what a reason! Better the ceremony be postponed until the policy can be afforded.

"The money I have been paying out for life assurance will be of better service to me if put into my business. I have concluded that assurance protection is less essential under my present circumstances." Should days of sickness come, the policy would seem of greater importance.

"It is all I can do to support my large family. Money comes hard and expenses accumulate rapidly." But who needs life assurance more?

"I have lost my position and cannot afford to put any more money into life assurance." He forgets that he will shortly have another situation and that money might, without much difficulty, be borrowed temporarily to meet the premium and so save the good investment."
—The Union Mutual.

Fool Laws a Blessing in Disguise?

Providence sometimes brings about the betterment of the human race in strange ways, in ways that first seemed to threaten the greatest of evil consequences, and perhaps the half-baked insurance legis-

lation in recent years of Arkansas, and New York, and Texas, and Wisconsin may yet prove a blessing in disguise. Quite a good-sized percentage of humans are immune to rational argument, and are only convincible by knockdown blows. After being knocked down often enough, the vast majority of men are willing to admit that the fellow who repeatedly administered the knockdown blows has the strength of the argument on his side.
—The American Underwriter.

SYRACUSE, N.Y., Jan. 31, 1907.

MESSRS. J. R. & W. L. REID, Managers,
Ottawa, Ont.

Gentlemen,—I have your favor of January 25th, enclosing notice of settlement of death claim of \$1,000 on policy No. 19199, on the life of my brother, E. B. Marshall, and return you herewith, as requested, the policy and discharge, duly executed.

I beg to thank you for your courtesy and promptness in settling this claim.

I hold a policy in the Sun Life on my own life, and am highly pleased with the standing of the Company and results shown.

Wishing you every success,

I am yours truly,

H. W. MARSHALL.

ALEXANDRIA, ONT., March 1st, 1907.

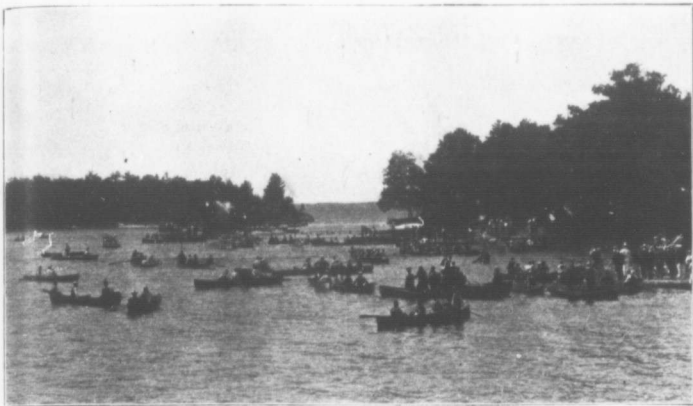
MESSRS. JOHN R. & W. L. REID,
Managers Eastern Ontario,
Sun Life Assurance Co. of Canada,
Ottawa, Ont.

Dear Sirs,—I am this day in receipt of cheque in settlement of my matured endowment policy, No. 15912, with the Sun Life. Permit me to express my appreciation of the payment on the very day of maturity, and likewise to say how well pleased I am with the results, which represent a return of \$327.65 more than the premiums paid and the twenty years' life assurance free. Considering that this policy was written on the five year distribution plan, the figures are exceptionally good. Had the assurance been on the reserve dividend plan, I understand the results would have been somewhat greater.

I wish the Company every success.

Yours very truly,

HUGH MUNRO.



THE THOUSAND ISLANDS.—Meeting of the American Canoe Association at Hay Island, near Gananoque.



THE THOUSAND ISLANDS.—Lily Bay, three miles above Brockville.

MORE PLEASED POLICYHOLDERS.

Another Lot of Congratulatory Letters from Policyholders Who Have been pleased by the Excellent Dividends Being Paid by the Sun Life of Canada.

CARLETON PLACE, Ont., May 27th, 1907.
Messrs. JOHN R. & W. L. REID,
Managers Eastern Ontario,
Ottawa.

Dear Sirs,—Received notice of dividend on policy No. 14120, and am very much pleased with the very handsome increase over five years ago. I hope you will continue to enjoy the same prosperity in the future.

Yours respectfully,
JAMES JELLY,
Roadmaster C. P. R.

OTTAWA, Ont., 31st May, 1907.

Messrs. JNO. R. & W. L. REID,
Managers Eastern Ontario,
Sun Life Assurance Company of Canada,
City.

Policy No. 30806.

Gentlemen,—It gives me much pleasure to acknowledge receipt from you of a quinquennial bonus certificate announcing an addition of \$197 to my policy.

The large increase over the previous period is most satisfactory and augurs well for future profits.

Yours very truly,
EDWIN B. HOLT.

AVONMORE, KINGS CO., N.B.,
May 28th, 1907.

T. B. MACAULAY, Esq.,
Secretary and Actuary,
Sun Life Assurance Company of Canada.
Re No. 35506.

Dear Sir,—I have just received the dividend certificate showing the profits allotted to the above policy for the five years ending June 1st, 1907. I am very much pleased with the amount, fifty-nine dollars, which is nearly three times as large as the dividend five years ago, and is also four-fifths as much as the preceding ten years, so it shows that the Sun Life Assurance Company is doing a good safe business and is treating the policyholders in a very generous manner. Hoping that the dividend certificate will increase proportionately during the next five years, I remain,

Yours faithfully,
WILLIAM H. HENDERSON.

OTTAWA, Ont., June 10th, 1907.
SUN LIFE ASSURANCE CO. OF CANADA,
Ottawa, Ont.

My dear Messrs. REID,—I was much pleased when I received my dividend certificate showing such splendid profits on my policy No. 14114. Thanking you for your trouble,

Yours truly,
GEORGE O. P. MCKEGG.

ST. JOHN, N.B., April 24, 1907.
TO THE MANAGER,
SUN LIFE ASSURANCE CO.,
Montreal.

Dear Sir,—I have much pleasure in acknowledging receipt of yours of 20th instant, enclosing "Dividend Certificate" of profits, May 1st, 1907, on my policy, and congratulate you on your profitable management of the affairs of the Company. I am yours sincerely,

P. R. INCHES.

RE POLICY 35051.
PORTAGE LA PRAIRIE, 20th April, 1907.
THE SUN LIFE ASSURANCE CO.,
Montreal.

Gentlemen,—Your favor of recent date, accompanied by Dividend Certificate for \$64.00, duly received. Please accept my thanks for the same.

I can only add that I have always been perfectly satisfied with my treatment from your Company, and am only sorry my policy is not for a very much larger amount.

Very truly yours,
W. L. PUCKERING.

HAMILTON, June 1st, 1907.
HOLLAND A. WHITE, Esq.,
Sun Life Assurance Co.,
City.

Dear Sir,—I beg to enclose cheque for \$5.58 in payment of half year's premium on the Rev. Cannon Curran's policy in the Sun Life.

As you put it in your letter, I was both pleased and surprised at the great progress which your Company has made. I am sure my client will feel very thankful when he learns of the wonderful reduction in the amount of his annual premium.

I am, Sir, yours very truly,
JNO. J. SCOTT.

NEW DUBLIN, June 17th, 1907.
SUN LIFE ASSURANCE CO. OF CANADA,
Ottawa, Ont.

Dear Sirs,—I received your letter, but thinking that it was the usual notice I neglected opening it until to-day, when I was about to send the amount of my premium, and was very pleased to see such large profits. You can pay my premium out of profits and send on the balance.

Wishing the Company every success, I remain,
Yours truly,
W. H. HORTON.

CHICAGO, March 23, 1907.
SUN LIFE ASSURANCE CO.
Montreal, Canada.

Dear Sirs,—I enclose receipt for \$272.85, representing cash profits on my policy, 9171. So much money is certainly a pleasant surprise.

The way it is said assurance matters have been handled in the States would lead one to suppose that the above amount is greater than if the Company had been American.

After deducting the amount of my premium, I shall be glad to receive remittance of balance, \$114.60. Yours truly,

H. STEINSON,
1033 Adams street.
HAMILTON, May 30th, 1907.
HOLLAND A. WHITE, Esq.,
Manager Sun Life Assurance Co'y,
City.

Dear Sir,—I have much pleasure in acknowledging receipt of your notice advising me that a cash bonus of \$86.90 was due on my policy No. 4741, and was payable at your office on demand. It was not only a great surprise to me, but on comparing it with the bonus paid out by other companies with whom I hold policies, I find that your Company excels them to a large degree.

As a matter of fact, I have received from your Company over fifty-five per cent. of the total amount paid in premiums during the past five years, which is certainly something to be proud of in your records.

I thank you for the promptness in making the payment, and wish you increased prosperity in the future. Yours truly,

R. A. HUTCHISON.

SINCLAIR, Man., June 2nd, 1907.
Messrs. REID,
Ottawa, Ont.

Gentlemen,—Yours of April 24th came to hand. Was glad to hear from you, especially when you have such good news.

Am perfectly satisfied that the "Sun Life" is all right. Am sorry Policy No. 10704 was not \$2,000 instead of \$1,000.

Wishing you and the Company all prosperity,
I am,

Yours truly,
A. W. FUMERTON.

Policy No. 10704
COPELAND & ZIEGLER,
MILLERS,
Manufacturers of Flour, Feed and Chopping
of all kinds.

SALEM, Ont., April 25, 1907.
SUN LIFE ASSURANCE CO.

Gentlemen,—I received your Dividend Certificate some time ago on Policy No. 11833, and I was pleased to notice the very substantial addition you have placed to the credit of my policy, and I hope the Company may enjoy future prosperity. At the investigation, I was pleased to see the report come out in the papers so favorable to your Company.

Yours truly,
T. S. COPELAND.

READING, Pa., March 27th, 1907.
W. A. HIGGINBOTHAM, Esq.,
Manager, Sun Life Assurance Co. of Canada,
Philadelphia, Pa.

Dear Sir,—Your Company's cheque for \$515.20, in payment of the first five-year cash dividend on my ordinary life policy for \$10,000 in your Company duly received, and for same accept my thanks.

It gives me pleasure to commend most highly your Company, and to say that a cash dividend giving a 14 per cent. return on the total premiums paid for the entire five-year period is a result even better than I anticipated receiving from a good dividend-paying company like yours.

Very truly yours,
(Signed) CALVIN K. WITNER.

SUNSHINE

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SUN LIFE ASSURANCE COMPANY OF CANADA,
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A. M. MACKAY, *Editor.*



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Agency Department:

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SUPERINTENDENT OF AGENCIES.

August 1907

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Life assurance is as great a necessity to-day as it ever was, and the question is not different than it used to be.

If the time should come when your family should need the life policy you did not secure, would that not be a sad moment? Think this question over and assure your life to-day.

We are indebted to Messrs. Wm. Notman & Son, Montreal, for a number of the photographs reproduced in this number of SUNSHINE.

Our Illustrations.

We are proud of the illustrations which appear in this issue of SUNSHINE. Nature has, indeed, been kind to our country in bestowing upon it so many rare beauty spots. It would be difficult to discover river scenery more beautiful than that between Kingston and Brockville. The broad, clear river, studded with the famed Thousand Islands, presents an almost unending panoramic view, which fairly satiates the globe trotter.

The printing of the photographs at this time of the year is, we think, opportune. Many wearied toilers are at a loss to know where to spend their hard earned vacation. If the publication in SUNSHINE of reproductions of a few of the attractions of the St. Lawrence should lead some to decide this question, we feel that our efforts have not been in vain.

Interesting Letter from the President.

BRACKLEY POINT, P. E. I., 8th July, 1907.

DEAR SUNSHINE,

You ask for a holiday letter. My well known extreme bashfulness should excuse me. However, I shall give you a few loose thoughts.

I hope your old Captain, the Editor, will soon be on deck again in his old time vigor. A season at the seaside—his native element—would be the best thing to set him up quickly after his hard typhoid experience.

Before leaving home I was well assured that July and August would be scorchers in Montreal; and I now learn that I was fortunate in leaving when I did, thereby escaping a torrid wave you had a week ago. Here in an old retreat, with our old time genial and kindest of hostesses, we are having fine seasonable weather, and an enjoyable time. Ever since coming down this year the weather has been delightfully cool mornings and evenings, and comfortably warm midday, with occasional heavy showers. As a result vegetation is well progressed. The hay crop will be scanty and late, but grain and vegetables are very promising; and lobsters are plentiful.

I love to spend my summer vacation here; the outlook on the mighty ocean and the ceaseless murmur of its waves dashing on the beach, like the trackless prairie, raise one's thoughts to the trackless, voiceless future. The foot prints and the ceaseless murmur are all on the sands of time, here and now, and the tireless murmur is for more light; and never, perhaps, was the babble of tongues on that and cognate subjects more confused than now. Our great felt need must be the measure of our faith and prayer.

As a health resort I know of no other place half as inviting as Prince Edward Island. It should be availed of more than it is as a priceless national treasure to those out of health. There are many sweet little places nestling here and there on the St. Lawrence and along the gulf coast, but to me they seem but half-way stations on the road to the "better land." Here the balmy perfume from the spruce, pine and the hawthorn, commingling with the bracing salt sea breeze, is so refreshing and stimulating, it infuses new life into one. The surf bathing is on a clear sandy beach miles long, and the summer temperature of the sea water reaches about 62° F. In "Fairy Tales of Science," the atmosphere at the seaside is said to be incomparably purer and freer from microbe life than even that on a mountain top.

Prince Edward Island people are out for a tunnel. If you love peace better not come here and advocate no tunnel. I feel already the converting influence of neighborhood and contact.

This is the country for mealy potatoes—potatoes that keep good on to July and August. Splendid "Quaker Oats" are also a feature. Appetizing oysters and delicious lobsters also abound here; and better than all, it is the home of the kindest of hospitable people, of the good olden type. Health-seekers—come one and all, and see for yourselves, and my word for it, you will soon become ardent advocates for the tunnel. Besides, the Federal Government is under solemn pledge to give the Islanders "uninterrupted communication" with the mainland, which in these days means tunnel and railways.

Prohibition is in full force throughout the Island, and in actual practice it aptly illustrates the great difficulty experienced in so framing restrictive legislation that it shall not become oppressively severe in some of its bearings. For instance, I had occasion to ask for a bottle of pure alcohol for outward application, and was met with a point blank refusal, there being a fine of \$100, if found selling it. Much explanation and strong assurances that I was a stranger—would not be an informer, and that there was pressing need for it, and that camphorated spirits would not suit. Much urgency had to be used before I got what I wanted; and our hostess tells me that on several occasions she had failed to get it although much needed.

I was much amused at finding a veritable Irish car, driven by a Dublin man, in Charlottetown, who entertained me with a pretty accurate opinion of some of our life companies. Thus the vital importance of a good reputation based upon a good record. In this instance it was the reverse of good regarding the company named by him.

I am immensely pleased to learn that the new business is booming, and that the foreign element is in the ascendant.

I hope the Insurance Department at Ottawa will give practical evidence of sound judgment at the present juncture in Dominion insurance affairs. Everything now depends on Superintendent Fitzgerald. The call of the hour is for competency and fearless courage on his part. Let him show vacillation and a disposition, as of yore, to favor restrictive legislation—more power to the bureau and less freedom to the companies—and the legislation will be marred. Ministers Fielding and Aylesworth will naturally be guided by Departmental opinion on all expert details. Let the companies be united and firm in their requirements. Abate an inch and an ell will be taken.

Yours sincerely,

R. MACAULAY.



THE THOUSAND ISLANDS—A group of Islands near Gananoque.

Just Among Ourselves.

Mr. R. Macaulay, the veteran and honored President of the Sun Life of Canada, is spending a short time at Brackley Point, P.E.I.

Mr. James C. Fletcher, agent of the Sun Life of Canada for Yokohama, Japan, is visiting friends in Canada after an absence of five years.

The Daily News, Calgary, in its issue of the 21st June, tells of the election of Mr. R. J. Stuart as an alderman of Ward No. 4, in the recent bye-elections. Should Mr. Stuart prove as successful in municipal affairs as he has in life assurance, the citizens of Calgary will have no cause for regret for having reposed confidence in him.

We are pleased to intimate that Mr. A. M. Mackay, editor of SUNSHINE, is

recovering from his recent illness. He left for Cape Breton July 2nd, where he will spend a few weeks recuperating.

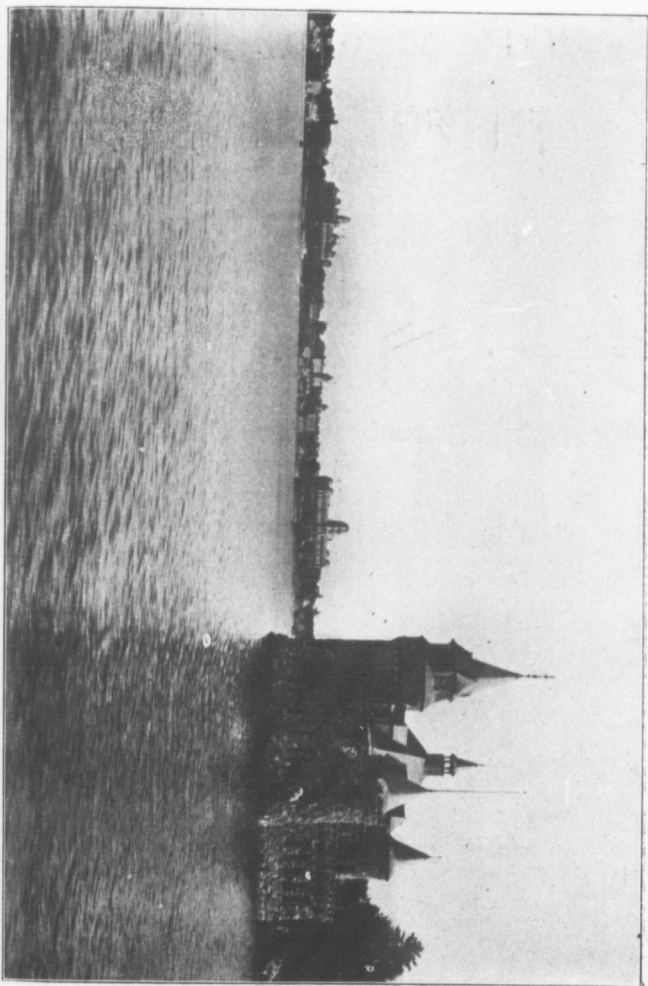
Mr. Charles Hughes, an old member of the head office staff of the Sun Life of Canada, was recently appointed Examiner of casualty and miscellaneous insurance companies for the State Insurance Department of New York. Our best wishes follow him into his new sphere of action.

"The Sun Life of Canada stands today one of the best life insurance companies in the world"—The Insurance News.

Williamson—"It never was intended that a lazy man should reach the top of the ladder."

Henderson—"I suppose not. There's no place up there for him to sit down."

THE THOUSAND ISLANDS—ALEXANDRIA BAY.



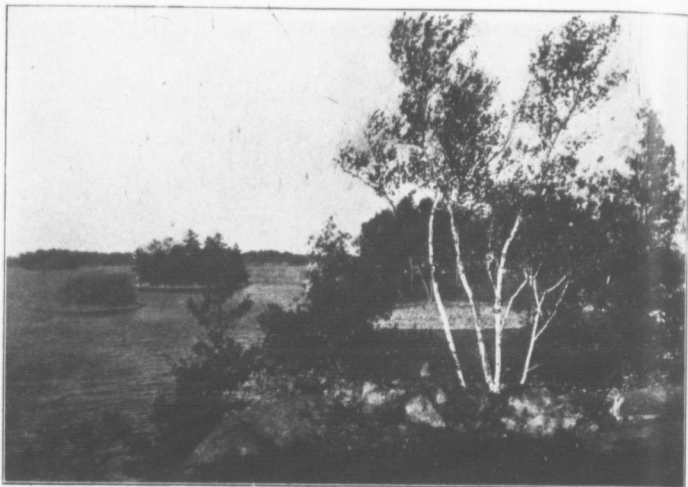
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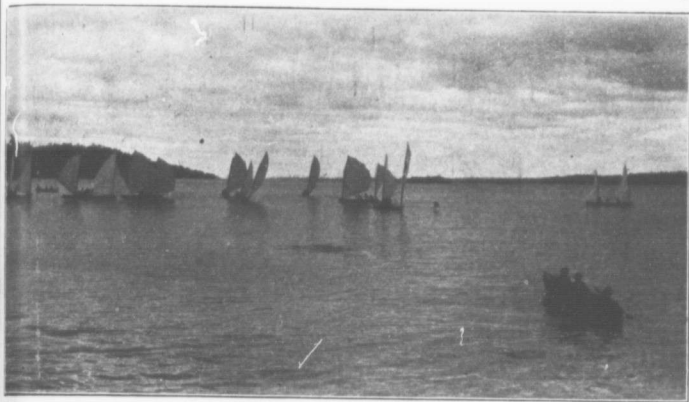
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vn.



THE THOUSAND ISLANDS—In Admiralty Group.



THE THOUSAND ISLANDS—View of the Islands between Gananoque and Kingston.



THE THOUSAND ISLANDS.—Bay near Gananoque.



THE THOUSAND ISLANDS.—Sunday evening service, Half Moon Bay.



THE THOUSAND ISLANDS.—One of the views on "Round the Horn" trip.



THE THOUSAND ISLANDS.—Chimney Island.