

FARM SCENES.

SUNSHINE

Vol. XIV.
No. 6

MONTREAL

JUNE,
1909



FARM SCENES—MOWING.

(The above and all the photographs in this number are by Mr. R. R. SALLOWS, Goderich.)

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
OF CANADA.

DIRECTORS :

R. MACAULAY, Esq.
President.

S. H. EWING, Esq.
Vice-President.

J. P. CLEGHORN, Esq.
CHARLES CUSHING, Esq.
J. R. DOUGALL, Esq.
ABNER KINGMAN, Esq.
T. B. MACAULAY, Esq.
JOHN MCKERGOW, Esq.
JAMES TASKER, Esq.

T. B. MACAULAY, F.I.A.
MANAGING DIRECTOR AND SECRETARY.

GEO. WILKINS, M.D., M.R.C.S., ENG.
CHIEF MEDICAL OFFICER.

ARTHUR B. WOOD, F.I.A.
ACTUARY.

E. A. MACNUTT,
TREASURER.

FREDERICK G. COPE,
ASSISTANT SECRETARY AND
SUPERINTENDENT OF AGENCIES.

SUN		MON	TUE	WED	THU	FRI	SAT
Full Moon		East	Quar.				
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				Full Moon

It MUST Be Afforded.

Financial circumstances in a large measure determine the amount of life assurance a man can carry. Sometimes the greater the need the harder it is to provide the premium payments. A man who has a large family, in these days of increased living expenses, may find the situation a difficult one, yet the greater the need the greater the necessity to make provision for the maintenance of the home should anything happen to the head of the family.

The only way we know of, in circumstances where there is not much of a balance between the receipts and disbursements, and sometimes no balance, with disbursements carried forward, is to consider the amount to be paid for life assurance as a very legitimate disbursement and give it its place with the things that are absolutely necessary.

The trouble in too many cases is, that life assurance is not considered with enough seriousness. It is looked upon as a very necessary thing—if it can be afforded—instead of an *actual* need which should be afforded.

The awful consequences attending a family left without the wherewithal necessary to their existence is appalling, and were men to give the matter its rightful consideration they would ferret out a life agent and seek assurance without the expense and trouble of an agent looking them up; but until men get on a higher plane, from which they shall view their

responsibilities will not com

Even although for men to by life assurance the placing carried.

Nothing assurance. own rightful the place of returns with money deposited gives a man ment the first and the very COMPELS saving is vollected when for money; be made, it i



responsibilities aright, this happy day will not come.

Even although it may be impossible for men to give full value to their lives by life assurance, this should not prevent the placing of all that can possibly be carried.

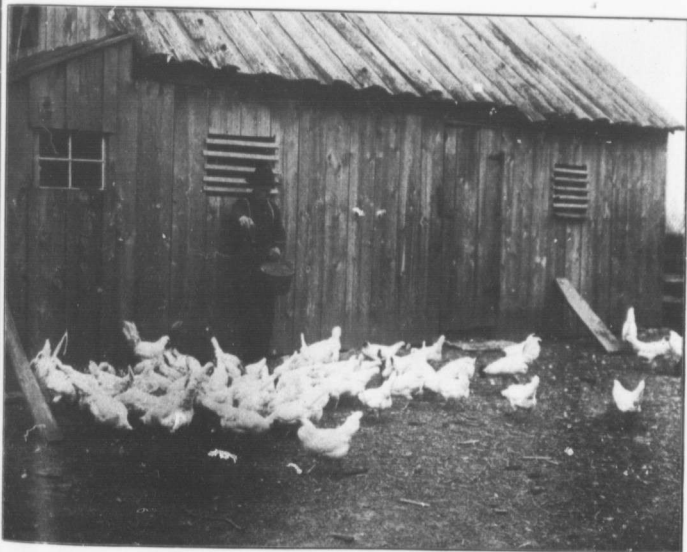
Nothing can take the place of life assurance. The savings bank has its own rightful place, but it can never take the place of life assurance, as it only returns with small interest earnings the money deposited while life assurance gives a man a valuable estate the moment the first premium deposit is made, and the very nature of the investment COMPELS systematic saving. Where saving is voluntary it is apt to be neglected when there are so many channels for money; but when a payment MUST be made, it is made.

Farm Scenes.

Country life has its charm, particularly to those who are pent up in cities. As many of our readers will have their rendezvous in the country, these months, we give, in this number of SUNSHINE, a series of rural scenes. The views will awaken pleasant memories with many who were reared on the farm, and will do good in bringing us back to childhood's days—those golden days—when life was a sweet song and worry unknown.

"For us the Country boasts enough to charm
In the wild woodlands or the well-cultured farm.
Come, Cynthia, come! in town no longer stay;
From crowds, and noise, and folly, haste away!
The fields, the meads, the trees, are all in bloom,
The vernal showers awake a rich perfume.

* * * * *
The rural prospect only long can please."



FARM SCENES—LUNCHEON IN THE POULTRY YARD.

She's Six To-day!

She's six to-day! She climbed my knee and
twined her arms about me so,
And whisper to me, joyously: "I bet yo,
dad, that you don't know
What day this is!" I feigned to think, though
well I knew what she would say,
And shammed surprise when she exclaimed:
"I'm growing up—I'm six to-day."
What is it, when the year: come on, that holds
a man and makes his heart
To soften toward a little child and makes the
tears so quick to start?

I had not noticed it before! I did not think
until to-day!
Her playroom's strangely silent now, her paper
dollies laid away!
The little finger-marks we loved are gone from
off the window-sill—
Beneath the blossomed apple-tree the swing I
made is strangely still,
And silence hovers 'round the house, unbroken
by her childish glee—
She's six to-day, and growing up! No more a
little babe to me!

You're six to-day! Come kiss your dad and
hug him, too, you little elf,
And romp with him and play with him, nor ask
him why he's not himself!
Just follow him where'er he goes and let him
take your little hand—
Don't ask him what he's thinking of—you
wouldn't know or understand!
Let's go together down the lane, a-romping in
your child-heart way—
You cannot play like this for long! You're
growing up—you're six to-day!

Reasons for Life Assurance.

Every little while we come across a catalogue of reasons why men should assure their lives. The following reasons, written by somebody unknown to us, appear sane and convincing and worthy the earnest consideration of those who are not yet protected:

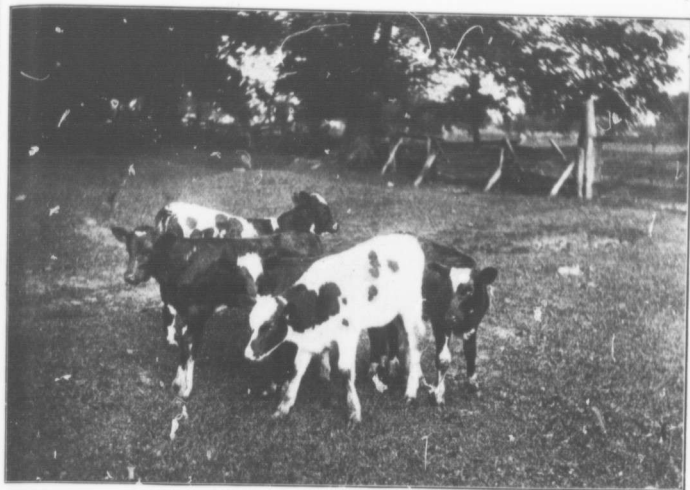
1. It is the surest way to prevent the household loaf from being buried with the household head.
2. It helps to rid the community of pauperism and its expense, and of crime incident to poverty.
3. It brings relief to the sorrows of

bereavement and brightens the otherwise desolated pathway.

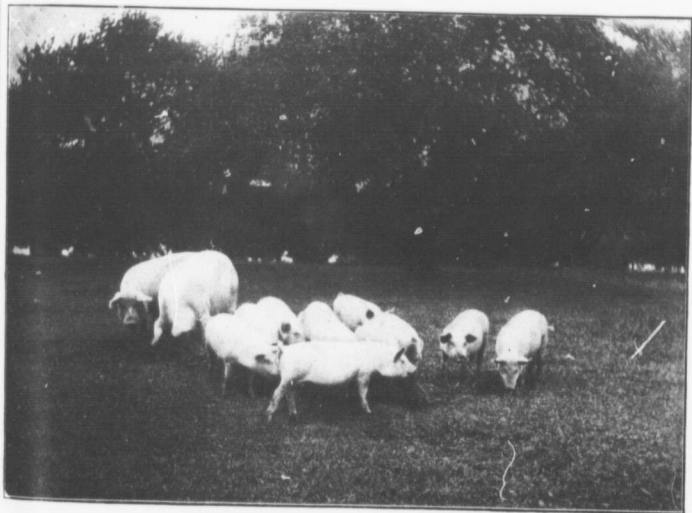
4. It gives the permanence of an estate or of a fortune to those depending upon their daily toil.
5. It is a profitable use of funds, yielding, besides security, better returns than most investments.
6. It is a property not exposed to the demands of creditors, but protected by law for one's heirs.
7. It brings ready money just at that moment when it is timely and welcome.
8. It affords all the conveniences of saving institutions, and also gives much larger pecuniary returns.
9. It benefits the assured by promoting industry and economy, and prolongs life by relieving from anxiety.

Last Month's "Sunshine."

People are, after all, lovers of Nature. We have an evidence of this by the way the May number of SUNSHINE was received. Never in the history of SUNSHINE—at least in the ten years under the present editorship—has there been such expressions of praise received by us as was received for the May number. We give publicity to this to give us an excuse to hand over these expressions of satisfaction to Mr. Sallows, whose photographic gems were reproduced in the May number. The expressions were from various sources. Rev. A. C. Crews, editor of the Methodist publications for Canada, says: "I want to congratulate you upon your splendid Out-of-Doors number which has just reached me. It is really fine." And Mr. W. B. Campbell, the editor of Office and Field, writes: "The latest issue of SUNSHINE is a beauty—it is good every way—the half-tones being specially fine." This month we give another series of photographic scenes by Mr. Sallows.



FARM SCENES—POSING FOR THE PHOTOGRAPHER.



FARM SCENES—MORE USEFUL THAN ELEGANT.

"Prosperous and Progressive."

The "Insurance Index" of New York and London, in its April issue, gives a very flattering review of the successful career of the Sun Life of Canada, as follows:

"'Prosperous and Progressive,' the slogan of the Sun Life Assurance Company of Canada, has in truth become less of an oriflamme and more of a habit with that ever-prosperous company. Within the past year or so the disposition to be 'prosperous and progressive,' at least so far as we on this side of the line are concerned, has been from various causes superseded, and some of our fixed and invariable life assurance institutions have felt the all-persuading pinch, and have had to trim ship accordingly.

"Not so the Sun Life of Canada. This Company, now among the great international institutions upon whose harvest the sun never sets, has felt no pinch nor any hardness in the times. It never does. Like the skylark, it never has any sorrow in its song nor winter in its year. It has never to apologize and promise to do better next year, or at most the next again, for it finds profit in all its endeavors and plenty of business of the right sort wherever it plants its banners and its field-men take the field.

"Well may the Company be proud of its showing for 1908. It was not a good year for life assurance, it was not much of a year for business of any kind, but despite this fact the Company made relatively greater gains than formerly, and its business all round is a splendid tribute to the energy and quality of its well-ordered field-force the world over.

"It is a remarkable thing that this Company's income, assets and assurance in force have practically doubled in the last five years."

"These are figures which speak eloquently of the progress which makes for

strength, solidity and permanency of organization. We venture to say that the report will be received with great satisfaction by every one concerned, and that a perusal of it will pave the way for future business of the sort for which the Company has always an open door and a true Canadian welcome—the very best—the business that stays with the Company and reflects credit on itself no less than on the Company as a whole.

"The Sun Life Assurance Company of Canada, more than any other company we know of, has a peculiarly happy, whole-souled way of dealing with its men in the field and its friends everywhere. As regards its field-men, this is reflected in the tone and style of the Company's little monthly paper, SUNSHINE, one of the most artistic and interesting little papers we know of. We refer to the way in which SUNSHINE always, when dealing with any of the Company's friends in its columns, makes mention of them. There's something so friendly, so much which speaks of the spirit of *bon camaraderie*, in the way the thing is done that we have frequently made mention of it. There is a reason for it, too (it would be rash to say there was no reason for it), and that reason is to be found in the spirit which has filled and inspired the life work of the estimable veteran President of the Sun Life of Canada, Mr. Robertson Macaulay, one of nature's gentlemen, and a Saul among his fellows. Of a most gentle, kindly, courteous nature, and a true lover of his kind, Mr. Macaulay's long years of labor in the great business of life assurance and in the upbuilding of the Sun Life of Canada have been singularly blessed. His years have been long and filled with labor—with that labor which is destined to endure and make the name of Robertson Macaulay honored in many a household in the years to come. He is a dis-



penser of sw
who believes
to mourn, bu
ation with a
and done, 't
that.'

"In his s
Managing Di
Company, he
actuaries are
respected tha
actuarial scie
always on h
portance in t
discussion.
tained by th
its high posi
and financial
these two m
spared to guid
Canada's 'pr



FARM SCENE—PLOUGHING.

penser of sweetness and cheer, a man who believes that a man was not made to mourn, but that, taking one consideration with another and when all's said and done, 'the man's the gowd for a' that.'

"In his son, Mr. T. B. Macaulay, Managing Director and Secretary of the Company, he has an able assistant. Few actuaries are better known or more widely respected than he. A past master in actuarial science, Mr. T. B. Macaulay is always on hand when anything of importance in the actuarial world is under discussion. The wonderful success attained by the Sun Life of Canada and its high position in the life assurance and financial world is the life work of these two men. That they may be spared to guide and guard the destinies of Canada's 'prosperous and progressive'

life assurance company is the earnest wish and fondest hope of their friends everywhere.'



A Proof of Satisfaction.

BELLEVUE, Man., Feb. 1st, 1909.
THE SUN LIFE ASSURANCE CO. OF CANADA,
Montreal, Que.

Gentlemen,—I am to-day in receipt of full cash settlement on policy No. 25303 on my life, same maturing Feb. 1st, this policy was for \$2,000 on the 20 payment life plan, with an annual premium of \$56.70.

The cash guaranteed was . . . \$908 32
And profits added 434.48

Total cash \$1,342.80

this settlement is very satisfactory to me, and the proof of this is the fact that I am applying through your agents, Grant & Kenty, of Brandon, for an additional assurance of \$5,000.00 on the same plan.

Yours truly,

GEORGE R. CAMPION.

A Fifth of the Premium Returned as a Dividend

MR. ELLSWORTH WILKINSON,

Sun Life Assurance Company of Canada.

Dear Sir,—I am in receipt of my yearly dividend on my policy in the Sun Life Assurance Company of Canada, which is certainly astonishing. The fact that out of a premium of \$39.30 a dividend of \$7.90, or 20 per cent. of the premium, was declared, is an excellent showing for your Company. It shows the good management and the reliability with which the funds are invested.

I would certainly advise any one who wishes to combine their investment with protection to take a policy in the Sun Life Assurance Company of Canada.

Wishing you every success for yourself and your Company,

I remain yours very truly,

JNO. R. SMITH,

335 N. 2nd Street.

Ocean Greyhounds Seventy Years Ago.

In the Acadian Recorder of April 3, 1841, was printed the following paragraph:

"The great iron steamship now being built at Bristol will probably combine a greater number and variety of untried principles than were ever before united in any one enterprise of the same magnitude and importance. The vessel herself—her enormous magnitude—(about 3,600 tons, it is said)—her material—(plate iron)—her engines, nearly 1,200 horse nominal power—cylinders 120 inches in diameter!—no piston-rods!—no beams!—the connecting-rod laying hold immediately upon the piston and a movable hollow casing playing through a stuffing-box in the top of the piston to give play to the said connecting-rod!—an unlimited application of the expansive principle!—and to crown all, no paddle-wheels projecting from her vast sides!—no apparent propelling power, but an unseen agent revolving under her keel enabling her to 'walk the waters like a thing of life.'"

Identifying the Remains.

A woman entered a police-station in Holland and asked the officer in charge to have the canals dragged.

"My husband has been threatening, for some time, to drown himself," she

explained, "and he's been missing now for two days."

"Anything peculiar about him by which he can be recognized?" asked the officer, preparing to fill out a description blank.

For several moments the woman seemed to be searching her memory. Suddenly her face brightened.

"Why, yes, sir. He deaf."—Every body's.

229 GREAT GLOWES STREET,
NR. BROUGHTON, MANCHESTER.

January 4th, 1909.

J. F. JUNKIN, ESQ.,

93 Queen Victoria Street,

London, E.C.

Dear Sir,—I beg to acknowledge receipt of cheque from the Sun Life Assurance Company of Canada for \$936.90 in discharge of policy No. 20349.

I regard the amount of settlement as very satisfactory, especially considering the reduced premium I have paid since my return to England in 1895.

At the same time I should like to express my appreciation of the courtesy I have always received from the Company's agents, and the promptness with which this discharge has been effected.

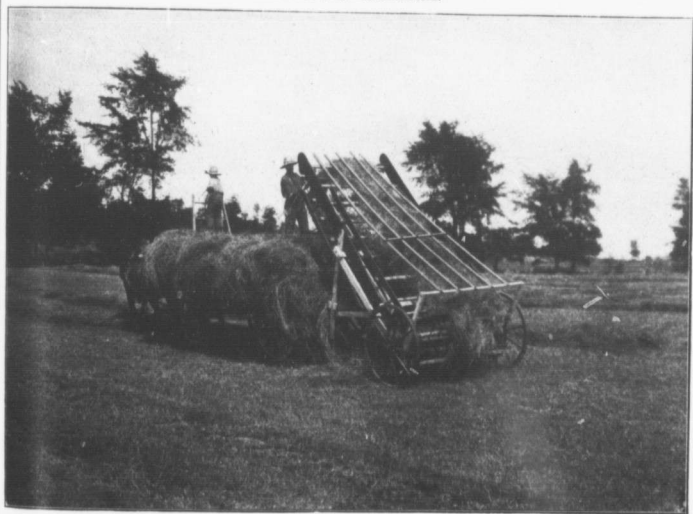
Yours very truly,

CHARLES RICKARD.

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



FARM SCENES—HARROWING.



FARM SCENES—THE HAY LOADER.

A Long Sentence.

"The prize for the longest sentence ever written may be fairly awarded to the elder Dumas, who probably holds a further record for fertility of production. In the seventh of the twenty-nine volumes which compose the 'Impressions de Voyage,' there is a sentence describing Benvenuto Cellini which fills three pages, or 108 lines, averaging forty-five letters apiece. The sentence is broken by sixty-eight commas and sixty semicolons; but as it contains 195 verbs and 122 proper names, the reader is somewhat bewildered before the end is reached."—London Chronicle.



Where Risk is a Vice.

According to "The Searchlight," Mr. Lloyd-George, Chancellor of the Exchequer, has written the preface to a pamphlet on "Life Assurance from the National and Personal Standpoint," by Mr. R. D. Morris, of the Royal Statistical Society. In this Mr. George says: "Risk is inseparable from civilized life, but though we cannot avoid risk, we can, by a suitable organization of society, place nearly the whole burden of risk on the shoulders of those who are able to bear it. The willingness to take risk is, in the great merchant or capitalist, a virtue. It is to him what courage is to a soldier or statesman, or imagination to a poet. But the willingness to take risks is, in the wage-earner or the salary-earner, a weakness—or, in

great excess, a vice. The contrary of the vice of gambling is the virtue of thrift, and the system of life assurance has given the thrifty man an opportunity of practising his virtue compared to which the stocking, the small mortgage and the savings bank are but clumsy and ineffective devices."



Though losses come and Fate is rough,
On any road my fortune lies.
God's universe is wide enough,
And I have Hands and Feet and Eyes.



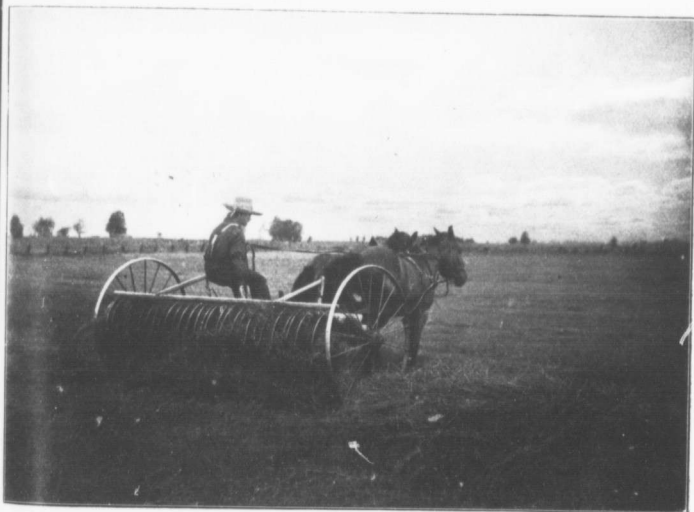
The Crane that waited for the sea to sink
And leave dried fish to feed him, died,
I think—



FARM SCENES—WITH THE GOOSIE-GOOSIE-GANDERS.



FARM SCENES—REAPING.



FARM SCENES—RAKING.

Not Understood.

Not understood. We move along asunder;
 Our paths grow wider as the seasons creep
 Along the years; we marvel and we wonder
 Why life is life, and then we fall asleep—
 Not understood.

Not understood. We gather false impressions
 And hug them closer as the years go by,
 Till virtues often seem to us transgressions;
 And thus men rise and fall and live and die—
 Not understood.

Not understood. Poor souls with stunted vision
 Oft measure giants by the narrow gauge,
 The poisoned shafts of falsehood and derision
 Are oft impelled 'gainst those who mould
 the age—
 Not understood.

Not understood. The secret springs of action
 Which lie beneath the surface and the show
 Are disregarded. With self-satisfaction
 We judge our neighbors, and they often go—
 Not understood.

Not understood. How trifles often change us,
 The thoughtless sentence or the fancied slight
 Destroy long years of friendship and estrange us,
 And on our souls there falls a freezing blight—
 Not understood.

Not understood. How many breasts are aching
 For lack of sympathy. Ah, day by day,
 How many cheerless, lonely hearts are breaking!
 How many noble spirits pass away—
 Not understood.

O God! that men would see a little clearer,
 Or judge less harshly when they cannot see!
 O God! that men would draw a little nearer
 To one another!—they'd be nearer Thee,
 And understood.

**Exceeds All Others.**

MR. ELLSWORTH WILKINSON,
 Saginaw, Mich.

Dear Sir,—I am carrying a policy of \$5,000.00 in the Sun Life Assurance Company of Canada. As a dividend-paying company it exceeds all other companies in which I am carrying policies and I would recommend this Company to any one contemplating taking out life assurance.

Yours very truly,
 S. L. EASTMAN.

[Mr. Eastman is one of the most successful and prosperous business men in Saginaw. He carries over \$75,000 of life assurance, and he would like to have every dollar of it in the Sun Life of Canada.—EDITOR.]

Hard on Bald-headed People.

John Bright used to tell how a barber who was cutting his hair once said to him: "You 'ave a large 'ead, sir; it is a good thing to 'ave a large 'ead, for a large 'ead means a large brain, and a large brain is the most useful thing a man can 'ave, as it nourishes the roots of the 'air."

**Wisdom in Tabloids.**

Not a single day is trivial—Maeterlinck.

They can who think they can.—Anon.
 Seek to do your work in your day.—Benson.

Never talk of failure in anything.—K. H. Newcomb.

Who rises everytime he falls will sometime rise to stay.—Wm. Morris.

What the world is for us depends on what we are ourselves.—Lewis G. Jones.

Know that "impossible" has no place in the brave man's dictionary.—Carlyle.

No man is born into this world whose work is not born with him.—James Russell Lowell.

Make yourself necessary to the world and the world will give you bread.—Emerson.

No life can be pure in its purpose and strong in its strife and all life not be purer and stronger thereby.—Owen Meredith.





FARM SCENES—WITH THANKSGIVING DAY IN VIEW.



FARM SCENES—AT EVENTIDE.

Life Assurance a Work of Optimism.

Mr. O. H. Mabee, of Ottawa, Canada, says, in *Life Association News* :

"Life assurance is a work of optimism, and the life assurance agent is necessarily a pronounced optimist. He spreads the doctrine of optimism wherever he goes, and did you ever stop to consider how much good the life assurance agent does? I do not mean in the way of being instrumental in providing legacies for unfortunate families deprived of the bread-winner, but I mean that he does good aside from the assurance he sells. He does good in trying to sell the life assurance he never does sell. He usually brings with him sunshine and an atmosphere of optimism, and often an idea and good advice, and in canvassing his prospect the life assurance agent is appealing to his higher ideals and better instincts, and good is done in the lesson he teaches as well as in the assurance he sells. I will venture to say that there is no man in any line of business that does more good and gets less credit for it than a successful life assurance agent. His mission primarily and necessarily is that of a benefactor. I do not mean that he is actuated to any extent by altruistic motives in plying his trade, nor would I attribute to him any extraordinary degree of philanthropy; on the contrary, he is invariably shrewd and keen where his personal interests are concerned, and can be relied upon, usually, to get full reward for his services, without, of course, he happens to be one of the irresponsible sort that forgets to include his commission when he is quoting a rate to his prospect."

The Public Appreciates Life Assurance.

While the year 1908 was, commercially speaking, one of a limited depression, the effects of which was seen in a large

falling off in the imports of merchandise, one is surprised to note that so far as our life assurance companies are concerned the showing as a general result indicates that the public is more awakened than ever to the advantages which flow from life assurance and its maintenance. In this we have a striking evidence of the confidence shown in the integrity, soundness and excellent management of these companies. Prominent among these is the Sun Life of Canada, whose appropriate and expressive motto is "Prosperous and Progressive," one which has been earned by experienced, careful and judicious management. An examination of its financial statement cannot fail to convince the reader of the appropriateness of the motto. The figures given for 1908 show great progress on the highway of success.—The Shareholder, Montreal.

The Power of Suggestion.

His Ma—Willie, where have you been? Your hair is suspiciously wet.

Willie—I fell in the river.

His Ma—But your clothes are not wet.

Willie—Well, you see, ma, while I was standin' on the bridge I thought maybe I'd fall in, so I took off my clothes, an' I did.—Illustrated Bits.

If He Has No Life Assurance.

"I tell you what," said the sad-looking man, "it's pretty hard for a man with a large family to live on a small income."

"Yes," eagerly agreed the stranger, "but it's a great deal harder for a family if he dies on one."—Philadelphia Press.

It is not enough to have earned our livelihood, . . . the earning itself should have been serviceable to mankind.—R. L. Stevenson.



1. Boring the S



FARM SCENES—"WHERE THE NIBBLING FLOCKS DO STRAY."



FARM SCENES—

1. Boring the Sugar-maple tree.

2. Placing the Spouts for the Sap.

3. The Course Interrupted.

The Results for 1908

Sun Life Assurance Company of Canada

ASSURANCES ISSUED DURING 1908.

Assurances issued and paid for in cash during 1908 . . . \$19,783,671.21
 Increase over 1907 1,903,877.90

INCOME.

Cash income from Premiums, Interest, Rents, etc. 6,949,601.98
 Increase over 1907 700,313.73

ASSETS.

Assets as at 31st December, 1908 29,238,525.51
 Increase over 1907 2,749,930.36

SURPLUS.

Surplus distributed during 1908 to Policyholders entitled to participate that year 361,471.12
 Surplus 31st December, 1908, over all liabilities and capital according to the Company's Standard the Hm. Table with $3\frac{1}{2}$ and 3 per cent. interest 2,596,303.95
 Increase over 1907 549,419.53
 Surplus over all liabilities and capital according to the Dominion Government Standard 4,118,491.91

PAYMENTS TO POLICYHOLDERS.

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1908 2,926,267.65
 Payments to Policyholders since organization 20,418,983.44

BUSINESS IN FORCE.

Life Assurances in force December 31st, 1908 119,517,740.89

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
1878	127,505.87	349,525.60	3,374,683.43
1883	274,865.50	735,940.10	6,779,565.77
1888	575,273.58	1,536,816.21	11,931,316.21
1893	1,240,483.12	4,001,776.00	27,799,756.51
1898	2,327,913.60	8,231,911.81	49,693,405.65
1903	3,986,139.50	15,505,776.48	75,681,188.87
1908	6,949,601.98	29,238,525.51	119,517,740.89

Head Office - - - Montreal