

SUNSHINE

Vol. XI .
No. 2

MONTREAL

FEBRUARY,
1907



ICE-BOATING ON THE ST. LAWRENCE.

Winter in Montreal.

Canada's climate is ideal. The summer months are cool enough to be enjoyable and hot enough to delight the agriculturist. It is Canada's winter, with its crisp biting air, that quickens our pace and gives to the maiden that tinge of color which makes Canadian girls the admiration of the world, that we are at present interested in.

Canadians are a sport loving nation. Every month of the year has its own sport, but this is more particularly true of the winter season when the sports are not in succession, but their devotees keep them all in prominence.

Tobogganing, snowshoeing, curling, hockey, skating, coasting and skiing each have their own friends, and some dabble at all of them.

Hockey appeals more particularly to the young who like sharp competitive sport. Snowshoeing, skating and curling are more appreciated by those who wish to take their athletics in milder doses. Skiing is rather of the desert variety of sport, while tobogganing is for those who like a bit of adventure, for nothing is so pleasant as that indescribable feeling of dashing down a toboggan chute at the rate of seventy-five

miles an hour—with the thermometer often measuring off the weather below the zero mark. In this number of *SUNSHINE* we give what we hope may be an interesting lot of photographs of winter sports. Photography has, however, its limitations, as the sports are generally at night and not favorable to the photographic artist.

We trust that those whose interest we have aroused may visit Montreal in mid-winter and enjoy for themselves the bracing winter air and participate in the games we have endeavored to portray.

A Novelist's Opinion of Life Assurance.

"I am of the opinion that the gospel of life assurance should be preached much more frequently than it is. For my own part I take every opportunity of urging it, not simply as a matter of policy, but as a Christian duty. Every man, I take it, should be, as far as possible, his own Providence; and it is not faith but presumption to expect the Almighty will provide for his family when he might have provided for them himself. If men would carry out the injunction, 'Be not over anxious about tomorrow,' let them assure their lives."—Silas K. Hocking.



TOBOGGANING—Showing how a Toboggan is loaded.

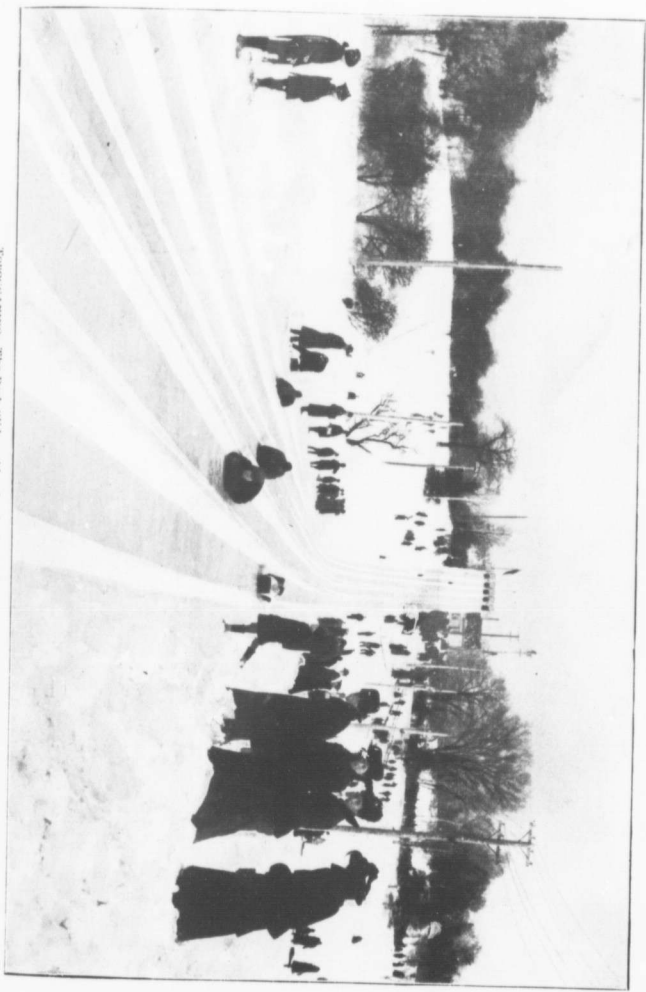
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Tomson-Artists.—The Park sthble, said to be the best toboggan slide in the world.



A Night With a Tiger.

Some years since, while engaged in tea planting in India, says a writer in the Penny Magazine, I met with an exciting adventure. I had been to inspect some newly felled trees, and after having done so, was not best pleased to find I had delayed so long that evening was rapidly closing in as I set out on my return home, the way to which lay along a forest road, frequented only in the early morning; either side of the road being lined by tall trees with tangled underwood beneath.

Being on foot and unarmed, I kept the middle of the path, peering sharply around as I hurried on, knowing it was highly probable I might meet or see one or other of the wild beasts known to abound in the forest, and who only venture forth as night approaches.

When within a mile of the bungalow, which I hoped to reach without mishap, I began to whistle to keep my courage up, forgetting the old saying that recommends people "not to whistle till they are out of the wood." I suddenly came to a dead stop in the middle of a tangle and stood for a second paralyzed with horror, for there, right in the centre of the pathway, stood a full-grown Bengal tiger. Fortunately he was looking down the road, so did not see me; hence I had time to consider—and in a moment of danger one's wits become sharp enough.

To go on was not to be thought of; to run back was as much out of the question, as the nearest house in that direction was many miles away, and, did the tiger give chase, the race would have been a very short one; so, swiftly and silently as I could, I made for the nearest tree, keeping my eyes on the animal all the time.

How I reached the first branch, quite eight feet from the ground, I never can recollect, but in scrambling to a higher

one I made so much noise that he heard me, and came bounding to the spot in a series of leaps which I daresay were very graceful, but I was not in a condition of mind so to regard his movements.

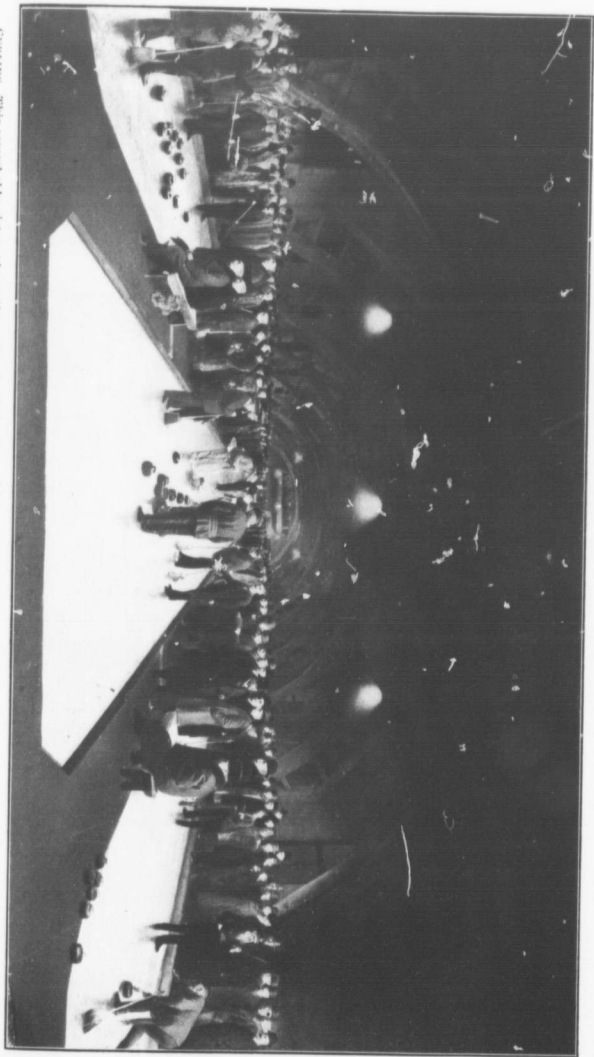
Stopping full in front of the bottom of my place of refuge, he looked up, then down the road, and at last turned his fierce, glaring eyes among the branches very much to my discomposure. Obviously making me out he gave utterance to several short grunts of satisfaction, by no means exhibiting that alarm which many travelers assert the boldest wild beast shows when encountering a human being; but as I crouched huddled up in a heap some twenty feet above him my attitude could not be regarded at all as a defiant one.

Sufficient daylight remained for me to watch proceedings, which I did with considerable anxiety, for, though unusual, there are well authenticated instances of tigers climbing trees; but, as I had fully recovered my presence of mind, I reckoned that, did he try to follow me, I could, being a light weight, scramble high above any branch that would bear his huge body.

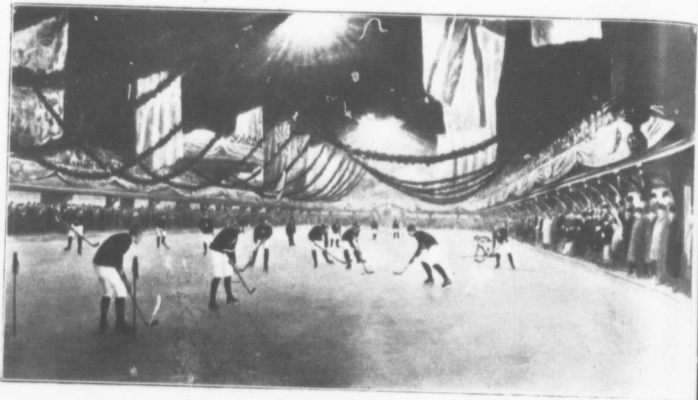
First he sniffed the ground all round the tree; then, poising on his hind legs, stretched himself out to his full length till his fore-paws reached unpleasantly close to the lowest branch, while staring me full in the face the while; now one paw and then the other, with claws well out, was drawn through the bark, just like the domestic puss when sharpening his or her claws on a piece of soft wood.

Suddenly he sank to the earth, and without apparent effort he bounded on to the lower branch; but it bent and swayed under him so much that he could not obtain anything like a firm foothold; and, after vainly endeavoring to get a position, he dropped to the ground with

Continued on page 34.



Curling—This remarkable picture shows the curlers in their glory, with good ice and a keen contest. The curlers of Montreal, in January, conducted a week's bonspiel in commemoration of the one hundredth anniversary of the Montreal Curling Club.



HOCKEY—A MATCH GAME.

"Sound and Seaworthy."

The "Quarterly Review," issued by Mr. James C. Tory, the general manager of the Western Foreign department of this Company, always has much in it that is food for thought. The January edition refers more particularly to the past year's doings in the life assurance world, and in referring to the Sun Life of Canada, says:

"To us and to you, no doubt, the complete vindication of the Canadian national system of Life Assurance, and the high praise heaped upon our Company by the press all over the country as a result of the examination by the Commission, together with the eulogistic words from one of the Commissioners, are sources of great pleasure and satisfaction. From stem to stern, from truck to keelson, within and without, the Sun Life of Canada has been found sound and seaworthy, well officered and well equipped. Therefore, the year 1907 opens with the greatest possible promise and the greatest possible opportunity for all those connected with the Company.

If a man cannot do business for the Sun Life of Canada, he had better get out of the business, for he cannot do life assurance at all."



He Was Exempt.

An Episcopalian Bishop was traveling in the Western country by stage coach and was held up by a highwayman. The Bishop was the only occupant of the coach. "Throw up your hands," said the highwayman. "I'm going through you."

"You won't find much on me, for I'm only a Bishop," replied the clergyman as he threw up both hands.

"A Bishop!" said the highwayman.

"What kind of a Bishop?"

"An Episcopalian," was the reply.

"Put down your hands," said the highwayman. "I'm an Episcopalian myself."—Boston Globe.



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

Delighted with the Profits: Getting Better and Better.

NORTH PELHAM, Ont., Jan. 5th, 1907.

HOLLAND A. WHITE, Esq.,
Sun Life Assurance Co. of Canada,
Hamilton.

Dear Sir,—Your agent at St. Catharines, Mr. John W. Gordon, has to-day handed me a dividend certificate showing the profits allotted to my policy No. 16233 for the five years ending Jan. 1st, 1907.

The amount of the profits is very satisfactory, and being more than pleased with it I shall take pleasure in recommending the Sun Life of Canada to others interested in assurance, especially as the latest report indicates that the Company's finances are in such a prosperous condition that the next division of profits will be even better than this one.

Mine is an all-life policy for \$2,000.00 participating in profits which, at the present time, have increased its value to \$2,452.00. The profits for the past five years amounted to \$179.00, and equal 36½% of the total premiums paid in that time, and is an addition of \$17.90 per annum for each \$1,000.00 of assurance carried.

This is certainly a magnificent showing, and

proves conclusively that the Company deserves the many words of commendation showered on it after the investigation.

Trusting that future years may see the Company enjoying increased prosperity, and thanking the management for their splendid dividend, believe me,

Yours faithfully,

SAMUEL MILLER.



MR. W. D. McCALLUM,
The captain of the winning team crossing the line under full sail.



PLAYING HOCKEY IN THE OPEN AIR.

SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS
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OF CANADA.

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TREASURER.

Agency Department:

FREDERICK G. COPE,
SUPERINTENDENT OF AGENCIES.

February 1907						
SUN	MON	TUE	WED	THU	FRI	SAT
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22	23	24	25	26	27	28

"Prosperous and Progressive."

The figures for 1906, which are given on page 36 of this issue, speak of a successful year's work, and bear out the remarks of Commissioner Kent regarding the excellent management of this Company.

We crave from our readers a very careful perusal of the page of "facts" which we give.

The perspective as regards growth is, perhaps, better seen by a glance backward to other years, and a comparison with the record of only five years ago shows remarkable progress.

In the past five years the two items—**INCOME AND ASSETS** *have been more than doubled*, the income at present being over six million dollars and the assets over twenty-four millions.

The ASSURANCES IN FORCE have also made a great advance. In 1906 the hundred million dollar mark was passed, the assurances in force at December 31st being \$102,566,398.10.

If Gibraltar can be strengthened from time to time, we may say that the Company's position was further strengthened last year by the placing of all policies issued since 1902 on the severe 3% standard; and with this stringent basis together with all the Company's policies previous to that date being on the 3½% standard, the surplus over all liabilities and capital on 31st December was \$2,225,247.45.

While the Company has thus strength-

ened its reserves, it is at the same time increasing its profits to its policyholders, as the letters which we publish each month show. The success of the Company has enabled the basis for the division of profits to be made higher each year, and the year 1907 takes the front rank in this regard. This is good news to present policyholders, and we are sure its attractiveness should also appeal to those who are undecided as to their choice of a Company.

We are forced by this magnificent showing to tell our readers that we will use with even greater emphasis in SUNSHINE'S pages the coming months, the very apt and appropriate motto of the Company, "PROSPEROUS AND PROGRESSIVE."

There is Nothing Better.

A life assurance policy means more to men than its mere money value.

Anything that prevents worry lengthens life. It is worry that kills.

Ask any man who is the possessor of life assurance, which fully protects his interests present and future, and he will tell you that it is one of the best opiates to court sleep and the very best "bracer" during wakeful hours.

A man is freer to push forward the activities in which he is interested if he is free from all care as to what would happen to his family should he cease to be their protector. Life Assurance also expels the shadow of want in the twilight of life, when the result of the savings of the productive years should be enjoyed. You may theorise how much more money you can earn by dabbling in the stock market, buying real estate or investing in mines. Perhaps you *may* earn more, but *are you earning it* or are you just wasting time, and enjoying the one-sided discussion with yourself about what you would do?

The very fact that on a given date you have a certain fixed amount that you are *compelled* to save is worth more to you than all shadowy schemes of effervescent profits you hope to earn in other directions. A gold or silver mine is a good thing, but for every man who makes a profit there are a hundred who suffer loss. There is a certain amount of stimulation in taking a risk, but we should rather know the kind of stimulation that brings comfort and rest to your wearied body after a while.

After all is it not better to invest in a *sure* thing and know that you are protecting your present savings and also providing for the future?

Life assurance appeals to us as a safe and sure investment, profitable if we are blessed with years to enjoy it, and valuable to our dear ones should they be deprived of our help and counsel.

A policy in the Sun Life of Canada is better to you than the many things that are represented as a short cut to riches. Very few get rich in a day. The great majority of us must plod along, honestly endeavoring to "salt down" a little of our savings for future years, and we know of no better way to do this than by life assurance.



SKIING—Making a record jump. Caught in mid-air.



At the Company's convention last September, four teams were organized from the leading assurance producers who were present to enter a competition for new business. It was a keen competition, the best team winning by a small margin.

standing, left to right—M. KELL, Pittsburg; P. N. F. DILLON, Philadelphia; W. A. MORTIMER, St. John, N. B.

sitting, left to right—EUGENEBORCH WOLKESMAN, Port Huron, Michigan; A. L. S. COOPER, St. Louis, Mo.; P. R. STROUD, Madison, Wis.

Four prominent business men of Halifax, Nova Scotia, attest to the profit earning policies of the Sun Life of Canada.

**A Member of the Well-known Shipping Firm of
Pickford and Black.**

HALIFAX, N.S., Dec. 15th, 1906.

Mr. W. J. MARQUAND,
Manager for Nova Scotia,
Sun Life Assurance Co., of Canada.
Halifax.

Dear Sir,—Some fifteen years ago I took an Endowment policy in the Company represented by you, which fell due a few weeks ago, and I have much pleasure in saying to you that I am in every way satisfied with the result of the assurance.

Yours truly,

W. A. BLACK.

◆ ◆
A City Alderman.

HALIFAX, N.S., Dec. 17th, 1906.

W. J. MARQUAND, Esq.,
Manager for Nova Scotia,
Sun Life Assurance Co. of Canada,
Halifax.

Dear Sir,—Please accept my thanks for cheque received Dec. 7th, 1906, for \$901.05, which I might say was Two Hundred Dollars (\$200.00) more than I expected. It certainly goes to show that your Company is run on sound business principles; otherwise it would not show such grand results.

Wishing you every success in the future,

Yours truly,

JOHN F. KELLY.

The Manager of the Commercial Trust Co'y.

HALIFAX, Dec. 5, 1906.

W. J. MARQUAND, Esq.,
Manager for Nova Scotia,
Sun Life Assurance Co. of Canada,
Halifax, N.S.

Dear Sir,—I beg to acknowledge receipt of your cheque for \$1737.30, in settlement of my matured policy, No. 15341, with your office.

The results of this policy have been so eminently satisfactory that it would always give me great pleasure in recommending the "Sun" to possible assurers.

Yours truly,

◆ ◆
G. E. KENNY.

**A Member of the Firm of J. P. Mott & Co.,
Manufacturers of the Well-known
Mott Cocoa and Chocolate.**

HALIFAX, December 17th, 1906.

W. J. MARQUAND, Esq.,
Manager for Nova Scotia,
Sun Life Assurance Co. of Canada,
Halifax, N.S.

Re Policy 33939.

Dear Sir,—My policy, the above number, matured with your Company on the 1st of October, 1906, and on that very day I received your cheque for \$1218.15 in settlement of same. I am pleased with your promptness, and even better pleased with the very satisfactory profits received.

I will be glad at any time to recommend your Company to intending assurers.

May your Company continue to be prosperous and progressive is the wish of

Yours sincerely,

FRED. J. WARD.

It is worth your while to give some time to the study of the "Facts, from the Report of 1906," on the back page.



THE "BOUNCE"—Initiating a new member.



THE DIP—This photograph was taken when the toboggan was in the air.



A TURNOUT OF THE MONTREAL TANDEM CLUB.

Continued from page 34.

an angry roar that was heard a mile away, and which, as I afterwards learned, so frightened the people of the factory, who were just setting out to search for me, that they hastened in-doors.

Night now closed in, and up to the time I could penetrate the gloom I could see the dark figure of the brute sitting on his haunches, hoping, no doubt, that I might drop down and provide him with a supper.

That I was there for the night there was now no doubt, and the winter nights in India are uncommonly cold; but I had to make the best of a bad business. Sleep, of course, was out of the question, for not only might I tumble from my perch, but the tiger might try another

climb, with better success than his first attempt.

At length, when quite worn out by my nearly ten hours' cramped position, the first streak of dawn appeared.

To my delight, the bloodthirsty monster had disappeared; but, aware of their cunning, I made no effort to descend, as I suspected, 'though unseen, he was in hiding close by, and I had no desire to be pounced upon unawares.

An hour passed, and my ears were gladdened by the sound of men coming down the road; but, on making an effort to get down, I was dismayed to find my limbs had become so cramped that I could not safely move without assistance.

Shouting to arrest the attention of the passers-by, who were now near the foot

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SLEIGH

of the tree—and who stared and peered around for some seconds ere they could make out where the voice came from—I explained my difficulty, pointing to the paw marks of the tiger to corroborate my story.

Three or four men quickly divested themselves of their loin-cloths, and two stout Mahomedans were soon up beside me. One roughly chafed my numbed limbs, while the other, securely knotting the cloths together, passed them under my arms, and quickly though gently, lowered me to the ground; more rubbing restored the use of my legs, and with some assistance I was able to walk home, mentally resolving that nothing again should induce me to wander about the

outskirts of an Indian forest, unarmed, in the small hours of either evening or morning.



SKIING—A Trio of Jumpers.



SLEIGH DRIVING.—Montrealers, besides participating in all kinds of winter sports, also enjoy sleigh driving. The above view is on Sherbrooke Street, one of the principal residential streets of Montreal.

SOME FACTS FROM THE REPORT OF 1906

SUN LIFE ASSURANCE COMPANY OF CANADA

1	Cash Income from Premiums, Interest, Rents, &c.	\$6,212,615.02
	Increase over 1905	495,122.79
2	Assets as at 31st December, 1906	24,292,692.65
	Increase over 1905	2,983,307.83
3	Surplus earned during 1906	921,721.34
	Of which there was distributed to policyholders entitled to participate that year	208,658.97
	And set aside to place reserves on all policies issued since December 31st, 1902, on the 3 per cent. basis	207,763.51
	Surplus over all Liabilities and Capital (according to Hm. Table, with 3½ and 3 per cent. interest)	2,225,247.45
4	Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1906	1,980,855.52
5	Payments to Policyholders since organization	15,099,223.87
6	Assurances issued and paid for in Cash	17,410,054.37
7	Assurances in force December 31st, 1906	102,566,398.10

THE COMPANY'S GROWTH

	Income.	Net Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1876	102,822.14	265,944.64	2,414,063.32
1881	182,500.38	538,523.75	5,010,156.81
1886	373,500.31	1,573,027.10	9,413,358.07
1891	920,174.57	2,885,571.44	19,436,961.84
1896	1,886,258.00	6,388,144.66	38,196,890.92
1901	3,095,666.07	11,773,032.07	62,400,931.00
1906	6,212,615.02	24,292,692.65	102,566,398.10

HEAD OFFICE - - - MONTREAL