

VIEWS OF EASTERN PENNSYLVANIA IN THIS NUMBER.

# SUNSHINE

Vol. X.  
No. 9

MONTREAL

SEPTEMBER,  
1905



WASHINGTON STATUE, PHILADELPHIA.

### The Capitol Building, Commonwealth of Pennsylvania, at Harrisburg.

In the words of the New York Tribune—"Pennsylvania is at last to have a beautiful building for her Capitol."

The original Pennsylvania Capitol building was considered one of the finest examples of colonial architecture in the United States, and many public buildings were modelled from it. It was destroyed by fire in 1897. The Capitol ground is beautiful for situation, high upon a hill, commanding a view across the broad waters of the Susquehanna, down through the green and fertile Cumberland Valley. There was no need to enquire further for a new site, and now, rising from the ruins of the old, the beautiful new Capitol rears its head strong, commanding, and beautiful.

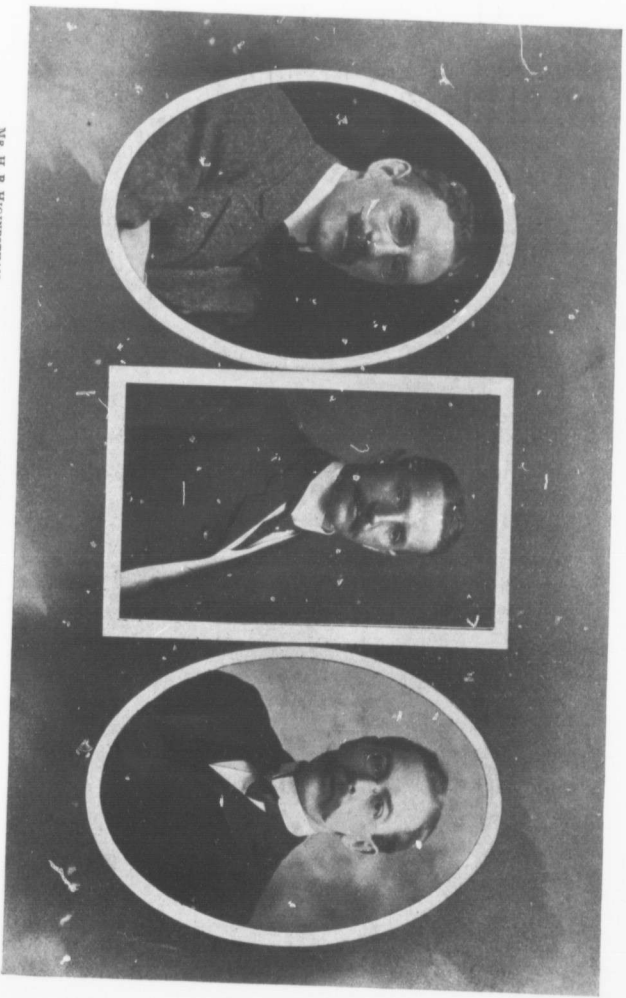
The building consists of a central structure, flanked by two wings, the whole surmounted by an imposing dome. It is of granite, and contains 350 rooms, with fine senate and legislative halls, committee rooms, clerks' rooms and two halls for the supreme and superior court meetings. In one wing will be the grand executive reception room of the governor and also the lieutenant governor's room. The remainder of the wings will be for the various departments. The style of architecture is Corinthian. The building is longer than St. Paul's Cathedral, in London, being 519 feet long and 212 feet wide. The dome is 254 feet in height, surmounted by the typical figure, "Pennsylvania," designed by the architect, Joseph M. Huston, and modelled by the sculptor, R. Hinton Perry. It is the intention of the architect to make the Capitol tell the romance of the founding, progress and destiny of the State of Pennsylvania in mural art architecture and sculpture, and to make the building a combination of harmony, symmetry and unity throughout.

The mural decorations in the dome will be by Edwin A. Abbey, R.A., four in number, typifying coal, steel, art and shipbuilding; also the supreme court, by the same artist, will be traditional, written and modern law. Miss Violet Pahley's decorations in the governor's grand executive reception room will portray the "Rise of the State of Liberty Spiritual," or "Penns' Holy Experiment."

Barnard's sculptural groups will embody the idea of "Man's struggle with the forces that are," consisting of two great groups at the grand entrance. These groups, now being fashioned beyond Fontainebleau, are the sensation of France. The interior decorations will be marble, the walls being decorated with scenes in the history of the State. The building will be completed January 1st, 1906.

This will be the most beautiful building in the United States, and among the finest capitol buildings in the world. The brilliant architect, Mr. Huston, traveled around the world, visiting the principal buildings in every land, before completing the plans for this princely structure. The building will cost four millions of dollars, exclusive of fittings and furnishings, and in all will have been three years in course of erection. It is a marvellous combination of noble dignity and symmetrical beauty, and stands as a triumph of the architect's genius and the builders' skill.

Mr. Huston's architectonic idea pervades the building even to the smallest detail, so that, as you enter the building, at every turn you are confronted with the reminders of all that has enriched history and made the world great. Here one is greeted by the names which represent the noblest in poetry, fiction, philosophy, oratory, law, medicine and theology, journalism, exploration and discovery. As one wanders through the lofty



**Mr. H. B. HIGINBOTHAM,**  
Assistant Manager.

**Mr. W. A. HIGINBOTHAM,**  
Manager, Eastern Pennsylvania Branch.

**Mr. J. A. McNEILL,**  
Cashier.

The chief office of the Eastern Pennsylvania Branch is, 61-614, Stephen Girard building, Philadelphia.

dome  
, four  
t and  
court,  
ional,  
Violet  
rnor's  
will  
iberty  
xperi-  
  
l em-  
with  
of two  
rance.  
ed be-  
ion of  
s will  
orated  
State.  
bruary  
  
build-  
among  
world.  
uston,  
g the  
before  
incely  
t four  
ttings  
e been  
It is a  
ignity  
is as a  
nd the  
  
a per-  
allest  
lding,  
th the  
istory  
one is  
resent  
sophy,  
ology,  
covery,  
lofty

### Capitol Building

(Continued from page 130)

corridors, or waits in the rooms which art and money have done their utmost to beautify, he may read in the mosaic beneath his feet, the decorated ceiling above his head and on the garnished walls about him the names and symbols of those kingly leaders of the race whose genius has impressed an age, and whose prowess has shaped the destinies of nations.



#### Ran the Limit.

A certain busy merchant, almost worried to death by the persistent attentions of an assurance agent, suddenly wheeled round in his chair and demanded: "Is your own life assured?"

"Of course, sir."

"In case of your death, who benefits?"

"My wife, sir."

"H'm. Send your wife to me."

Rather puzzled, the agent withdrew, but being a man who did not stick at trifles, he prevailed upon his wife to call on the merchant, who was sure, he said, to "do something big in the end."

"Mrs. Z." remarked the merchant when the lady called, "I understand your husband's life is assured?"

"That is so."

"And that you would be entitled to claim in the event of his death?"

"Certainly."

"Then, madam, if you can prevail upon your husband to visit me once more—only once mind—I'll see you don't have long to wait for your money! That's all! Good morning!"

Z. didn't call again.—Business.



#### Shaving Mania.

The following is told of a politician in a Pennsylvania town well known for his ardent support of the principles of the Prohibition party. According to the

physician who was consulted by this man, who fancied himself quite ill, he was told that there was really nothing the matter with him. "What you need," said the doctor, "is a stimulent—a little whiskey now and then will make you all right in no time."

"Whiskey!" gasped the politician, "Why, doctor, my folks wouldn't stand such a thing for a minute! Don't you know that I am a Prohibitionist?"

"I think," replied the physician, "that the difficulty may be overcome. I'll send you a jug of excellent liquor. You'll take it in hot water from three to four times a day."

"But, doctor," persisted the Prohibitionist, "when I send for the hot water the family may suspect something."

"You shave, don't you?" suggested the physician. "Send your shaving mug down stairs. The hot water may be sent to you in that."

A short time after the physician called to see how his patient was getting on. Everyone in the house appeared to be greatly perturbed. In response to the doctor's surprised query, the family chorused:

"Oh, he's all right physically, doctor, but we really think he's quite out of his mind. Why, he's been shaving himself every hour or so for a week."



Pausing uncertainly before a desk in the big assurance office, the Hibernian visitor said to the clerk: "Oi want to tek out a pawlicy."

"Life, fire or marine?" drawled the dapper clerk, with infinite sarcasm.

"All three, oi'm thinkin'," retorted the applicant. "Oi'm going for a stoker in th' navy."—T.A.T.

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

y this  
ill, he  
othing  
e you  
ulent  
a will

ician,  
stand  
t you

“that  
ill send  
You'll  
o four

Pro-  
e hot  
some-

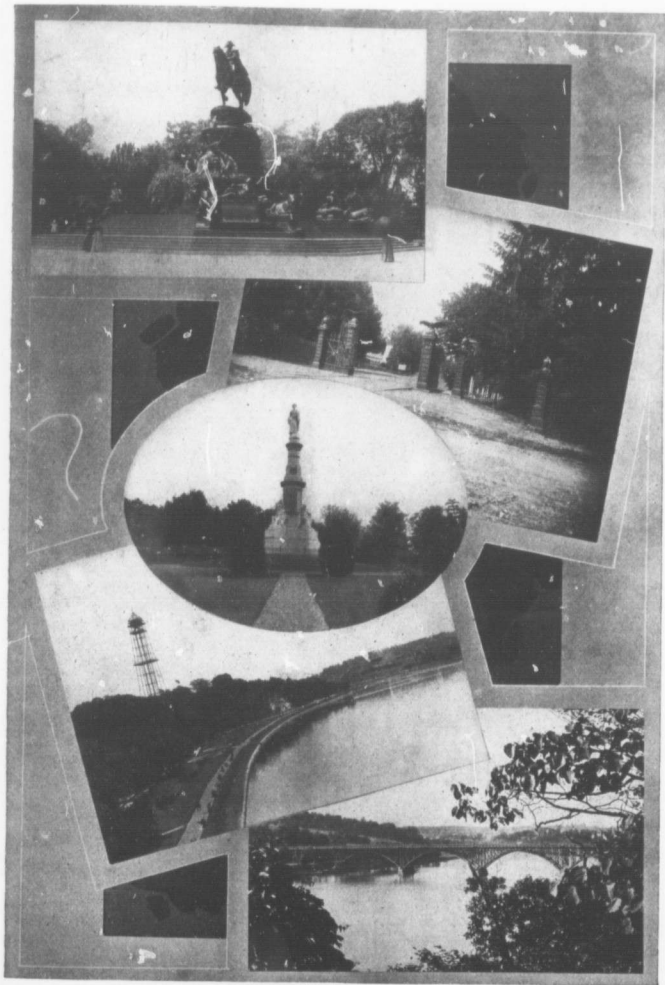
gested  
aving  
r may

called  
ng on.  
to be  
to the  
family

doctor,  
of his  
himself

esk in  
ernian  
ant to

ed the  
a.  
etorted  
stoker



Washington Monument.

Entrance to National Cemetery, Gettysburg  
Soldiers' Monument, National Cemetery.

Observatory in Fairmount Park.

Bridge Across Schuylkill River, Fairmount Park.

### Jus. Among Ourselves.

Mr. Geo. E. Reid, manager of the Sun Life of Canada in Great Britain, is on a visit to Canada, his native home. The Sun Life of Canada enjoys the confidence of the British public, and is meeting with great success. Mr. Reid's faithful and efficient work is in a great degree responsible for this state of affairs. He will remain on this side for some months.

Three years ago we were favored with a visit from Mr. Phiroze Sethna, the Company's secretary in India. Mr. Sethna was so delighted with this country that he is again with us for a short stay. We are pleased to see him and to hear that the India Branch is now housed in a handsome new building of its own and with prospects for even greater business for the Company.

We purpose giving, in a future number of SUNSHINE, a reproduction of the new building at Bombay, as well as other views of Bombay city.

### Cause for Divorce.

A lady, recently petitioning for a divorce, said to the Court:

"Gentlemen, you will be doing me a great favor by granting my petition. You see, when we were married, his bright, red hair harmonised beautifully with the decorations of the house; but I have just had it re-papered, and all the furniture upholstered, mostly in green, and now his red hair clashes awfully with everything. You can imagine the shock my sensitive system receives every time I see his fiery, geranium-colored curls hanging over a sea-green couch or flattened up against the sea-green wall-paper. I gave him the choice of divorce or hair-dye, but he said he'd die before he'd dye, so you see

there's no other course open for me only to get clear of him, but I want to do it legally."

The Judge said he would take time to consider the matter, if she would come again in three months.

### A Tribute from the "Mother Country."

The Review, of London, England, refers, in a recent issue, to the Sun Life of Canada as follows:

"We have on more than one occasion been called upon to congratulate our colonial brethren on their enterprise in invading the Mother Country and competing seriously with the older institutions of this land in annexing the choice fruit to be gathered from the life assurance tree. The Sun Life of Canada has not been behind-hand in this business. Although the Company was instituted some 40 years, it is eleven years ago that the branch in this country was established.

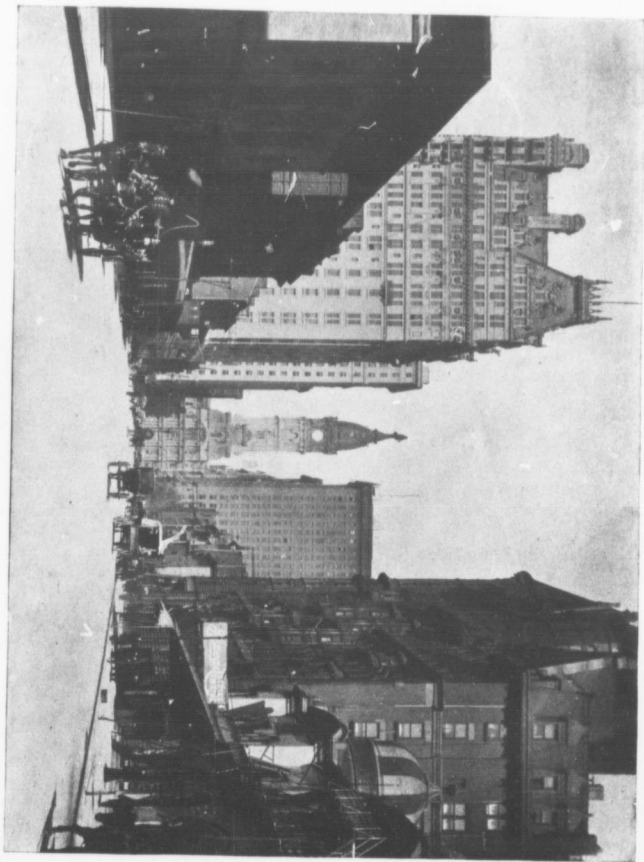
The directors and management have conducted the work of the Company in a most admirable way, the proof of which is shown in the fact that progress and prosperity have been steady and substantial. The Company's methods are of an up-to-date, go-ahead order, but we can always discern in them the prudence, care and watchful oversight that comes only with experience; and this ability applies alike to the getting of business, the keeping of it, and the proper and safe investment of the surplus cash. In conclusion, we are quite convinced that the British branch of the Sun Life of Canada is destined in the course of a few years to become a great feature in the business of the Company as a whole; so that the directors will have no cause ever to regret their enterprise in coming to Great Britain and in helping to bring still more prominently before the British public the benefits of life assurance."

only  
do it  
me to  
come

”  
efers,  
nada

asion  
our  
se in  
com-  
stitu-  
choice  
ssur-  
a has  
mess.  
tuted  
that  
shed.  
have  
pany  
of of  
pro-  
eady  
me-  
head  
n in  
chful  
peri-  
ce to  
of it,  
if the  
quite  
f the  
the  
great  
pany  
will  
inter-  
nd in  
ently  
ts of

A BIT OF BROAD STREET, PHILADELPHIA.  
The City Hall is seen at the end.





NEW CAPITOL, HARRISBURG, PENNSYLVANIA,  
See page 130.

Copyrighted by J. M. Huston.



# SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, *Editor.*

September 1905						
SUN	MON	TUE	WED	THU	FRI	SAT
First Quar.	Full Moon	Last Quar.	One Moon		1	2
3	4	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



HEAD OFFICE BUILDINGS

SUN LIFE ASSURANCE COMPANY  
OF CANADA.

◆◆◆◆◆  
DIRECTORS :

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

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

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

SECRETARY AND ACTUARY :

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

CHIEF MEDICAL OFFICER :

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

ASSISTANT ACTUARY :

ARTHUR B. WOOD, F.I.A.

SUPERINTENDENT OF AGENCIES :

FREDERICK G. COPE.

It is a mark of decline of present usefulness to live in the enthusiasm of past accomplishments. While it is very pleasant to recall past successes, and at times it gives us mental satisfaction, yet the past should only be a hint of what we can yet do. Both past and present are so interwoven that present joy or sorrow is resultant in a great measure upon past acts. The great apostle could never get away from his awful past ; although he would vow to forget the things that were passed and press onward, yet every now and then we hear a sigh of regret.

The past is laden with experiences which should be a valuable asset for present accomplishment.

While our work in the past sufficed for that time, the work of to-day should be better. It is not, therefore, a hopeful sign to be satisfied with past work. It is unwise, likewise, to live in a rosy and bright tinted future, unless we are in the present making it possible. There will be no miraculous working in our particular case to bring an effect different from the cause that preceded it.

"Whatsoever a man sows, that shall he also reap." Poets may dream of a wondrous future, but it will not be without a strong and broad foundation in the present. This is true in every department of life. It is the law of nature, it is the law of God.

Young men are inclined to envy the men of maturer years who have the prospect of living in comfortable circumstances the rest of their days, yet

these young men go gaily onward, spending every farthing they receive, and hope to gain like comfort in later years.

The young man who spends all his earnings for present enjoyment will surely want in the years when it would be pleasant to "ease off" a little in business life. There are thousands who are being benefited to-day by the proceeds of an assurance policy, as a result of careful habits of saving in their younger days. They found it hard perhaps to meet the annual premium, but they prepared for it, and the little acts of sacrifice attendant upon their saving for this end means much to them to-day.

Young men, don't squander your money! Every cent above your necessary living expenses and other calls, which will keep you from being called stingy by your associates, should be safely placed away for future years. It is not necessary to be mean and stingy, meaness and economy are two different things; the one is a weakness of character, the other is self-sacrifice, the stingy man would feast himself, in hiding, from his fellows for fear of the expense of sharing; the economical man would like to have luxuries, but is man enough to say "I cannot afford it." The world despises the one and admires the other.

An assurance policy has claims upon young men inasmuch as the investment is made easy by its instalment feature, and besides this the protection afforded in the event of death is of great value.

What is to be the amount of your policy with the Sun Life of Canada?

#### The August Number

In justice to the photographer, printer, engraver and others who have a hand in the make-up of SUNSHINE, we think it *à propos* that we should let them know what is thought of their work by others. The Review, that excellent magazine,

published at London, England, has the following regarding the August number: "SUNSHINE for August has been received by us from the Sun Life of Canada, and for semi-private publications of the kind it is unique. This issue contains some splendid photographic views of Palestine, the reproduction of which shows the printer at his best. The gentleman whose camera was responsible for gleaning the illustrations certainly has expert hands and possesses artistic tastes. The letter-press, not only contains matters of interest to the agent on assurance topics, but there are many crisp and entertaining stories that can be enjoyed quite apart from business affairs. This magazine should be prized, if only for its pictorial attractiveness."

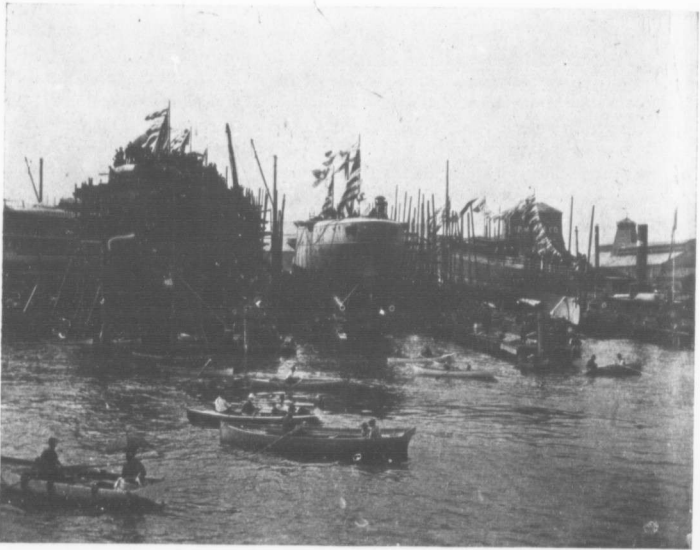


#### His Eyes are Opened.

A policyholder, in New York City, in a letter enclosing his premium on a policy in this Company, writes: "After an interview with your Mr. Higinbotham, I have decided to take out another policy, fifteen year endowment, which I should have done long ago *instead of wasting funds in the Royal Arcanum.*"



"The Sun Life of Canada has three strong points in its favor. Owing to strict selection of risks the mortality claims are low. In the next place the investments are exceptionally productive; and, thirdly, the new ordinary premium income represents considerably more than one-fifth of the whole. Lastly, it may be pointed out that the existence of a share capital does not appreciably affect the position of the policyholders, as a quite insignificant sum is divided among the shareholders each year. For all intents and purposes, indeed, the office is a mutual one, and profits pass into the pockets of the premium-payers."—The Insurance Observer, London, England.



CRAMP'S SHIPYARD, PHILADELPHIA.

### Cramp's Shipyard.

Cramp's shipyard was founded by the late William Cramp, in 1830. Like most great enterprises it had a modest beginning, and has grown steadily until to-day the shipyard's reputation is not only national, but world-wide. In 1872 the actual value of the ground and equipment was \$500,000, to-day it is about \$10,000,000. The number of sea-going vessels of all descriptions, built by the Cramp's, total about 350, and about 250 marine engines have also been built, ranging from 500 horse-power to 23,000 indicated horse-power, as on the armored cruisers Pennsylvania and Colorado. The area of the main shop yard embraces 46 acres, including dry docks, marine, railways and repair yard, the total acreage is over 52. The work of the shipyard is now largely taken up in the

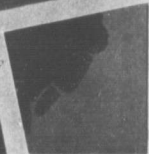
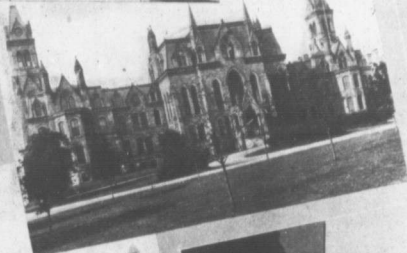
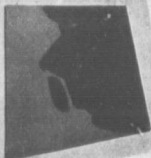
building of modern war ships, not only for the United States government, but for other countries. The Russian battleship "Retvizan" and first-class cruiser "Variag," as also the Japanese first-class cruiser "Kasagi," all of which figured in the recent naval wars, were built in Cramp's shipyard. The William Cramp & Sons Ship and Engine Building Company is now controlled by Messrs. Charles H. and Edwin S. Cramp, sons of the late founder Mr. William Cramp. Mr. Charles Cramp is president.



When a man has not a good reason for doing a thing, he has one good reason for letting it alone.—Sir Walter Scott.



There is no impossibility to him who stands prepared to conquer every hazard—the fearful are the failing.—Sarah J. Hale.



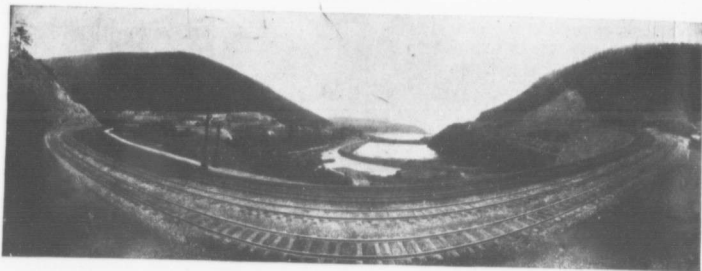
SOME BUILDINGS OF THE UNIVERSITY OF PENNSYLVANIA.

College Hall.

Gateway to the Dormitories.

Another View of College Hall.

Law School.



HORSESHOE CURVE ON THE PENNSYLVANIA RAILROAD

This famous piece of railroad engineering always attracts the attention of travelers by the Pennsylvania Railroad. The railroad leaving Altoona Station, which lies 1179 feet above sea level, winds around and up the side of the mountain to Kittanning Point, ascending 423 feet in a little over five miles. The curve itself is a little over 1845 feet in length, and the view from the centre of it down the valley is superb.

### The Athletic Side of H. O.

Head Office has a cricket team which has brought glory to itself and H. O. recently. The Chambly cricket team challenged a team from H. O. to play a few days ago. After much persuasion an eleven was got together. When the choice of "first to bat" was talked about, Mr. Wood thought best to allow the Chambly team "to the bat" so that several of the H. O. team could

see how the game was played. Here is the surprise, the H. O. team gloriously won. McNutt, of H. O. was wound up for all night, but out of regard for the feeling of the others he retired with some 21 runs to his credit. Dunsford also proved a "dark-horse." He had 23 runs credited to him when he dropped. We will not give the total score for fear it might wound the feelings of the other H. O. players, but there was a big balance to the credit of H. O. when "time" was called. T. J. Parkes made an eventful slide. Our artist tried to catch "his attitude," but had to work the pencil with lightning rapidity to catch him go. As a result of the "Parke Slide," a clothing house at Chambly made a sale of a piece of clothing.



HOWELL—Don't you wish you could live your life over again?

POWELL—Well, I should say not? I've got a 20-year endowment policy maturing next month—Judge.



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

## RESULTS FOR 1904

### Sun Life Assurance Company of Canada.

Assurances issued and paid for in Cash . . . . .	\$15,911,904.24
Increase over 1903 . . . . .	\$1,744,698.77
Cash Income from Premiums, Interest, Rents, &c. . . . .	4,561,936.19
Increase over 1903 . . . . .	\$575,796.69
Assets as at 31st December, 1904 . . . . .	17,851,760.92
Increase over 1903 . . . . .	\$2,345,984.44
Undivided Surplus over all Liabilities and Capital (according to the Company's Standard, the Hm. Table, with 4% interest on policies issued before December 31st, 1899, and 3½% on those issued since) . . . . .	1,174,446.09
Increase over 1903 . . . . .	\$278,063.60
Surplus by Government Standard . . . . .	1,752,755.22
Profits paid Policyholders . . . . .	117,238.21
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1904 . . . . .	1,374,045.92
Payments to Policyholders since organization . . . . .	11,470,082.57
Life Assurances in force, December 31st, 1904 . . . . .	85,327,662.85
Increase over 1903 . . . . .	\$9,646,473.98

### PROGRESS IN EIGHT-YEAR PERIODS.

	Income.	Net Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872 . . . . .	\$ 48,210.93	\$ 96,461.95	\$1,064,350.00
1880 . . . . .	141,402.81	473,632.93	3,897 39.11
1888 . . . . .	525,273.58	1,536,816.21	11,931,316.21
1896 . . . . .	1,886,258.00	6,388,144.66	38,196,890.92
1904 . . . . .	4,561,936.19	17,851,760.92	85,327,662.85

# A Canadian Leader.

## Items of Business of the Life Assurance Companies of Canada

Compiled from the Report of the Canadian Government Superintendent  
of Insurance for 1904.

COMPANIES.	Premiums for Year (Net).	Total Cash Income (Net).	Increase in Net Cash Income	Excess of Income over Expenditure.	Increase in Assets.	Amount of Policies New and Taken up.	Increase in Assurances in Force over 1903.	Amount of Policies in Force at end of year in Canada.	Increase of Assurances in force in Canada.
<b>Sun Life of Canada</b>	\$3,792,790	\$4,561,799	\$575,819	\$2,073,051	\$2,345,984	\$15,911,904	\$9,646,474	\$6,719,789	\$4,270,989
Canada Life	3,043,178	4,293,690	318,326	1,543,719	1,884,592	11,211,721	6,093,734	5,443,992	2,197,002
Manufacturers' Life	1,421,348	1,659,168	223,819	900,771	975,676	5,944,947	3,184,857	3,379,601	1,872,163
Mutual Life of Canada	1,373,365	1,725,309	164,239	900,780	917,372	4,843,946	2,911,419	4,789,505	2,885,419
Confederation	1,262,345	1,702,099	106,331	624,305	688,269	4,842,588	2,660,114	4,245,797	2,170,027
North American	1,237,250	1,504,063	122,699	541,520	605,129	5,994,388	3,110,403	4,420,857	2,174,141
Great West	662,947	796,210	83,265	425,692	447,223	5,103,413	2,616,161	3,851,366	2,136,858
Imperial Life	597,419	708,976	131,331	370,041	387,592	4,001,306	2,238,298	2,874,565	1,073,616
Federal	531,524	617,853	54,866	237,535	286,080	2,874,565	1,073,616	3,874,565	1,073,616
London Life	355,598	459,826	31,815	177,307	186,218	2,080,151	733,669	2,080,151	733,669
Excelsior	216,886	264,321	44,967	106,340	107,326	2,216,460	1,522,538	2,216,460	1,522,538
Dominion Life	165,305	206,764	23,323	114,099	106,305	916,295	439,978	916,295	439,978
National Life of Canada	151,580	162,121	26,553	58,562	59,248	1,364,449	408,457	1,364,449	408,457
Royal-Victoria	132,773	147,017	4,506	40,535	45,794	788,750	272,802	788,750	272,802
Northern Life	130,469	151,939	20,761	85,338	80,671	1,202,290	571,415	1,202,290	571,415
Home Life	129,438	153,077	22,037	30,722	125,000	1,093,472	374,933	1,093,472	374,933
Continental	127,631	141,093	26,221	61,824	74,474	1,273,369	654,765	1,273,369	654,765
Union Life	123,256	242,190	69,649	36,015	39,711	5,093,118	1,183,099	5,093,118	1,183,099
Crown Life	104,566	110,370	39,517	34,059	52,479	1,264,200	788,850	1,264,200	788,850
Sovereign Life	61,150	108,453	48,098	46,157	134,228	633,823	520,323	633,823	520,323