

# SUNSHINE

Rev. Henri A. Scott,  
St. Foy, Que.

VOL. V.  
No. 3.

MONTREAL

MARCH,  
1900.

Life is too short for any bitter feeling:  
Time is the best avenger, if we wait:  
The years speed by and on their wings bear healing:  
We have no room for anything like hate.  
This solemn truth the low mounds seem revealing,  
That thick and fast about our feet are stealing—  
Life is too short for hate.

—Ella Wheeler Wilcox.

## In this Number.

"Bobs"—by Rudyard Kipling.  
The Small Field.  
Good Advice, Perhaps.  
Teaching a Soldier to Shoot.  
Story of Edison's Phonograph.  
About Canvassing.  
Stock Sales of the Sun Life of Canada.  
There's Money in Diamonds.  
Rapid Telegraphy.  
Interesting Items from 1899.

### Illustrations:

Lord Roberts.  
Mr. A. B. Wood, B.A., A.I.A.,  
Assistant Actuary, Sun Life of Canada.  
Crimean Monument, at Halifax.  
Old French Sally Port, Annapolis Royal, N.S.  
Reversible Falls & Harbour of St. John, N.B.  
Evangeline.  
Citadel, Jubilee Fountain and City of  
Halifax, N. S.  
Powder Magazine in Old French Fort,  
Annapolis Royal, N. S.  
Embarkation of Canadian Troops.  
Scenes in Evangeline's Land.  
The Bore, at Moncton, N. B.



THE RT. HONOURABLE FIELD MARSHALL  
LORD ROBERTS,  
OF KANDAHAR AND WATERFORD, V. C.  
Commander-in-chief of the British Army in  
South Africa.

## "Bobs."

There's a little red-faced man,  
Which is Bobs.  
Rides the tallest 'orse 'e can,  
*Our* Bobs.  
If it bucks or kicks or rears,  
'E can sit for twenty years,  
With a smile round both 'is ears—  
Can't yer, Bobs?

\* \* \* \* \*

If a limber's slipped a trace,  
'Ook on Bobs.  
If a marker's lost 'is place,  
Dress by Bobs.  
For 'e's eyes all up 'is coat,  
An' a bugle in 'is throat,  
An' you will not play the goat  
Under Bobs.

'E's a little down on drink,  
Chaplain Bobs.  
But it keeps us outer Clink—  
Don't it, Bobs?

So we will not complain  
Tho' 'e's water on the brain,  
If 'e leads us straight again—  
Blue-light Bobs.

If you stood 'im on 'is 'ead,  
Father Bobs,  
You could spill a quart o' lead  
Outer Bobs.

'E's been at it thirty years,  
An-amassin' souveneers  
In the way of slugs an' spears—  
Ain't yer, Bobs?

What 'e does not know o' war,  
Gen'ral Bobs,  
You can arst the shop next door—  
Can't they, Bobs?

Oh, 'e's little, but 'e's wise;  
'E's a terror for 'is size,  
*An'—e—does—not—advertise—*  
Do yer, Bobs?

Now they've made a bloomin' Lord  
Outer Bobs,  
Which was but 'is fair reward—  
Weren't it, Bobs?  
An' 'e'll wear a coronet  
Where 'is 'elmet used to set;  
But we know you won't forget—  
Will yer, Bobs?

Then 'ere's to Bobs Bahadur—  
Little Bobs, Bobs, Bobs!  
Pocket-Wellin'ton an' *arder* '—  
Fightin' Bobs, Bobs, Bobs!  
This ain't no bloomin' ode,  
But you've 'elped the soldier's load,  
An' for benefits bestowed,  
Bless yer, Bobs!

—Rudyard Kipling.

† And a half.

\* \* \*

Always "Prosperous and Progressive!"

Who?

Why, the Sun Life of Canada, of course.

See page 47.

\* \* \*

## The Small Field.

As a rule, the best results are secured in assurance canvassing by confining your operations to a small field, writes Mr. J. B. Estee, in the Insurance Press. Most men want to range over too much territory; they fail to see the opportunities close at hand. The other agents' fields always look greener than their own. The agent in the country looks longingly to the city, while the city agent sighs for the green fields of the country. In most instances, this is a mistake and a delusion. Every agent should lay hold of the material just at hand. It is all around him. Some one else is getting it. He has only to look for it with watchful and intelligent eye. It is difficult to exhaust the possibilities of any field. If your character is good, your habits right and your methods correct, every policy holder secured and every acquaintance made will prove a direct or indirect assistance in enlarging the sphere of your influence, provided you remain and are on hand to avail yourself of it.

### The Parson and the Magistrate.

An honest, but shrewd old Scotch divine in Nova Scotia was on his way to his next appointment—for he had several—and journeyed among them on horseback.

He met a newly appointed magistrate, in his carriage, who felt very funny that day, as he was enjoying his drive with several jolly friends.

"Say, Uncle, he shouted, "what do you use a horse for? Why don't you follow the example of your great Master when he entered Jerusalem, and ride one of those other animals, of the kind that he did?"

"Because," replied the old gentleman, "I can nae get one. They're all being appointed magistrates, nowadays."

The funny gentleman in the carriage never heard the last of that little dialogue, as long as he lived.



### At Head Office.

Last month a pleasing event happened at Head Office. It was whispered that Mr. F. W. Milburne, of the Policy Department, was tired writing policies for other people, and had decided to take a "Joint Life" contract for himself. The staff thought that they should encourage such "risks," and Mr. Milburne was presented with a handsome case of silverware. Mr. T. B. Macaulay, in a happy speech, made the presentation. Mr. Milburne responded feelingly and thanked the staff for their kindness.

Next?



Guelph, January 31, 1900.

HOLLAND A. WHITE, ESQ.,  
District Manager Sun Life of Canada,  
Hamilton, Ont.

Dear Sir,—I wish to thank the Company for the prompt payment of the assurance on the life of my son, Beattie Cumming. He was assured for only a few months and had paid but one premium on the policy. I have great pleasure in recommending the Sun Life of Canada to intending assurers. Yours very truly,

T. H. CUMMING.



MR. ARTHUR B. WOOD, B.A., A.I.A.  
Assistant Actuary, Sun Life of Canada.

At a recent meeting of the Directors of the Sun Life of Canada, Mr. Arthur B. Wood, chief clerk of the Actuarial Department, was promoted to the position of Assistant Actuary. Mr. Wood is an efficient hard-working official and has won, by his work and geniality of manner, the esteem of all at Head Office and the field force as well. He is a graduate of the class of '92 of McGill University, winning the gold medal of that year for Mathematics and Natural Philosophy. He entered the service of the Sun Life of Canada, at Head Office, in July, 1893, and has since that time successfully passed the examinations required of an Associate of the Institute of Actuaries. His promotion is deservedly popular.



To evade an assurance agent does not settle the matter, although some men appear to think so. Your wife would welcome an agent with a cheque after your death, and it would be a blessing to her too.

### Good Advice, Perhaps.

"Study well your own Company, and you are pretty sure to succeed."—Insurance Press.

The above is, we think, good advice. The agent who has every bit of necessary information at his finger ends is the one who inspires confidence. After all, the personality of the agent has much to do with his success or failure. Although the literature you may circulate speaks of millions and may be bound together with cords of silk, if it is presented in a wishy-washy manner the effect will not be good.

Some men come to our desk and present their card in such a scared way that failure, naturally, accompanies the card.

Some time ago we received a man who was agent for a series of valuable books. The price was also on the "valuable" side. The man who presented the sample book knew his business so well, that in less than five minutes our name helped to swell his already large list and, believe us, we thanked him for calling—we couldn't help it. He was master of the situation.

Study your Company, speak with authority, impress upon "your man" that the Sun Life of Canada which you represent is one of the best, and that he should be assured in this Office.—Of course this is for the new men, the "fathers" need not read it.

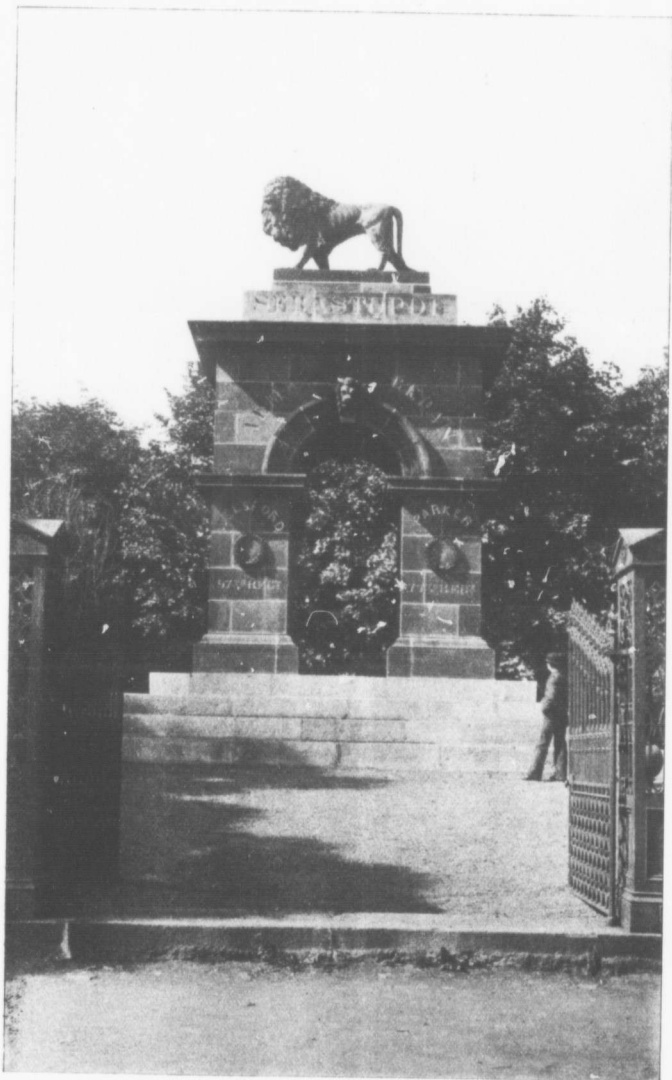


Old French Sally Port, Annapolis Royal, N.S.  
Showing Officers' Quarters.

### Teaching a Soldier to Shoot.

He is taught that the bullet travels through the air in a curved line, called the trajectory, and that three forces act upon it: first, the exploded charge, tending to drive it forward in a straight line along the line of fire; second, the force of gravity, and third, the air resistance. At 200 yards, owing to these forces, the bullet travelling at the rate of 2000 feet a second, will have fallen about two feet. In the excitement of firing at close quarters the aim will invariably be too high. It has been calculated that when the enemy approaches within 350 yards the soldiers will instinctively fire as much as two feet or three feet above their heads. Now, it has been found by experiment that the fact of fixing bayonets will cause the bullet to drop a distance of about  $2\frac{1}{2}$  feet in 350 yards, and, therefore, when this distance from the enemy, soldiers are instructed to fix bayonets, in order to counteract the excessive elevation of their aim.

The recruit learns that the mean extreme range of the bullet is 3500 yards, and that the longest shot ever observed was 3700 yards. He is taught the penetrating power of his weapon, a subject full of interest. To take one or two examples, rammed earth gives less protection than loose. Bullets easily find their way through joints of walls, while a concentrated fire of about 150 rounds at 200 yards will breach a nine-inch brick wall. Only experience can teach a soldier how much he must aim to the right or left of his mark to counteract the force of the wind. A side wind has more effect on the flight of the bullet than a wind blowing directly toward the firer. The soldier must learn the habits of his rifle, since some shoot higher or lower than others. Every rifle, like every marksman, has its own individuality.—Pearson's Magazine.



MONUMENT, AT HALIFAX, TO THE NOVA SCOTIA HEROES OF THE CRIMEAN WAR.

(See "Our Illustrations," on page 46.)

Photo. by Notman, Halifax.

### The Story of the Phonograph.

Many stories have been told of the discovery of the phonograph, some of them accurate in one or more details, but all of them untrue as regards the real facts of the origin of that invention, which are here presented, says the Ladies' Home Journal. As is well known, at the time of its invention, in 1877, Mr. Edison and the group of young men who had allied their fortunes and future with his were in the depths of ill luck, and their funds were very low. In order to secure a little money one of Edison's young followers, Edward H. Johnson, undertook to make a tour of Northern and Central New York, lecturing on Edison's inventions.

A short time before Mr. Johnson's departure Mr. Edison was working in his laboratory testing the diaphragm of a telephone. While working over the diaphragm Mr. Edison said suddenly: "If a needle were attached to this diaphragm it would prick my finger or would record on a sufficiently receptive material the number and character of the diaphragm vibrations." The two men discussed the likelihood of this, and Mr. Edison, carrying his thought to its conclusion, said: "If the record of these variations were retraced over the needle it would re-vibrate the diaphragm, and that, in turn, would operate another telephonic circuit and thus act as a telephonic repeater." Mr. Johnson was much interested as Mr. Edison described to him his ideas of the workings of such a machine, and said that he would incorporate the ideas into his lecture. Permission was given him and the affair passed from Mr. Edison's mind.

When at Saratoga Mr. Johnson gave the first description of the conversation. The next lecture was at Buffalo, and there the description was repeated. A Buffalo paper of the following morning published in large headlines:

"EDISON'S LATEST MARVEL—A TALKING MACHINE

THE WONDER OF THE AGE

*Described Last Night in Buffalo*

BY PROF. EDWARD H. JOHNSON.

Mr. Johnson, on reading this, realized for the first time what Edison had invented, and canceling the dates for his remaining lectures hurried back to Menlo Park.

"Well, what brought you back so soon?" said Mr. Edison, looking at him in surprise.

"This," he said, pointing to the newspaper account.

"What's wrong with it?" asked Mr. Edison.

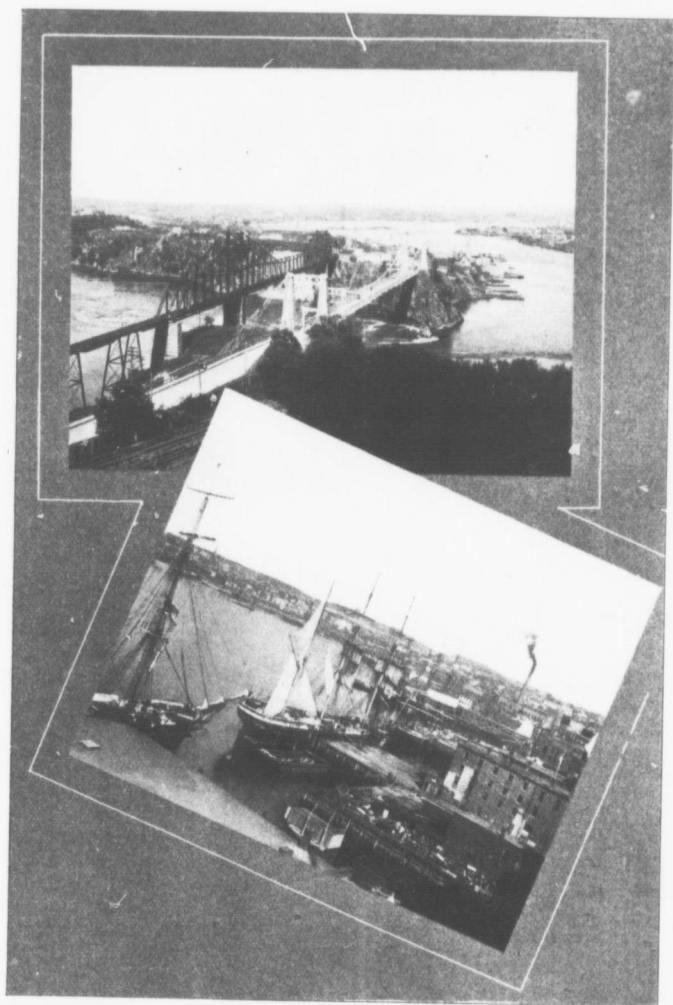
"Wrong with it? Nothing. It will make your fortune. See here!" handing to his amazed superior the newspaper. "Do you see what this thing is? It's a talking machine, and none of us realized it."

The development and perfection of the machine followed, its commercial placing coming later.



Prince's Lodge, near Halifax.  
(See "Our Illustrations," page 46.)

**The Sun Life of Canada is "Prosperous and Progressive."** (See page 47.)



REVERSIBLE FALLS, ST. JOHN, N. B.

Caused by the high tides of the Bay of Fundy.

The Bridges shown are the C. P. R. Cantilever and the Suspension.

HARBOUR OF ST. JOHN, N. B.

Photo. by Notman, Montreal.

# SUNSHINE

PUBLISHED BY THE  
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*

## About Canvassing.

Perhaps it is easier for us, sitting in our office chair, to say how canvassing should be done than it is for the canvasser who is face to face with a man rushing in excuses like a quick firing Maxim gun. There are arm-chair canvassers as surely as there are scores of arm-chair army generals—the kind we meet every day, who apparently could give "Bobs," Buller, Kitchener, and the rest of the experts, many valuable lessons on how to conduct a military campaign. However, this is a free country, and under this cover we let them talk, and under this cover we ask you to let us talk—just for a moment or two. We wish to say a word about "overdoing" in canvassing. There is no surer way of rendering one's work ineffectual than by overdoing it. Overdoing is undoing.

It is a fine art to know when to stop talking. It is just here the true worth of the canvasser is seen. How often have we been canvassed, and at a certain stage of the conversation we were impressed with the fact that we should certainly have more assurance, but the canvasser kept on talking until the only impression present with us was a longing for him to be gone. It is the difference between success and failure to know when to stop talking and permit arguments to work out their own conclusions.

Mark Twain admirably illustrates this by telling this story on himself: He was listening to a missionary's description of the conditions of life that exist in heathen lands, and so strongly did the missionary's eloquence appeal to Mr. Twain's sympathetic nature that he decided, when the basket came around, to contribute one hundred dollars. But the missionary talked on and on, until, after a time, Mr. Twain decided that fifty dollars would be sufficient for the poor heathen. As the missionary continued to talk, Mr. Twain's ardor gradually diminished until he had, in turn, decided to contribute twenty-five, ten and five dollars, and when the basket finally came around, his sympathy for the heathen



EVANGELINE,  
Longfellow's Heroine of the Annapolis Valley, N. S.  
(Courtesy of the Dominion Atlantic Railway.)



had so diminished that he—so he said—extracted five cents from the basket to pay his car fare home. While this story is overdrawn, the moral it conveys is pertinently applicable to assurance canvassing. There are canvassers who, like the missionary, make a point only to unmake it by continuing to talk. How to end the talk is often of more importance than how to begin it.—It is now time for us to stop.



**Interesting.**

There are few better gauges of the standing of an institution than the price at which its stock sells. That price shows what its shareholders and the public think of its position. If the price be high, it indicates that the bank or company is looked upon as highly prosperous, while if the price be low, it generally means the reverse.

The following comparison is therefore interesting :

	Value of stock per cent.
Bank of Montreal . . . . .	260
Montreal Street Railway . . . . .	305
Bell Telephone Company of Canada . . . . .	180
Montreal Gas Company . . . . .	190
Canadian Pacific Railway . . . . .	99
Bank of England . . . . .	340
Bank of Scotland . . . . .	350
Bank of Ireland . . . . .	399
London & North Western Railway . . . . .	205
New York Central & Hudson River Railway . . . . .	135
Metropolitan Street Railway of New York . . . . .	174
<b>Sun Life Assurance Company of Canada (several recent sales) . . . . .</b>	<b>400</b>

Are we not justified in saying that the Sun Life of Canada is truly "Prosperous and Progressive" ?



The man who values his own earning power and has a care for the protection of his family, is the man who carries the largest amount of life assurance.

St. John, N. B., March 25, 1899.

E. W. HENDERSHOT, Esq.,  
Manager for Maritime Provinces.

Dear Sir, — Please convey to the Company's management my thanks for the prompt payment, under policy No. 36238, held by my late husband, in the Sun Life Assurance Co. of Canada.

I would beg also to express my appreciation of the attention given in preparing the claim papers and the consequent saving of expense and trouble to myself.

I remain, yours truly,

ANNIE BROGAN,  
Widow of J. A. Brogan.



**At this date — February 20th — the business received by the Sun Life of Canada shows an increase of \$74,103.72 over the same period last year.**

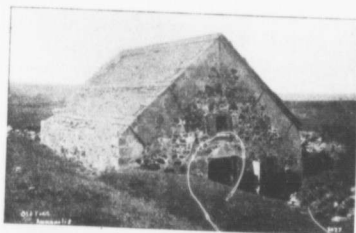


**Do your Best.**

The signs are bad when folks commence  
A findin' fault with Providence,  
And balkin' 'cause the earth don't shake  
At every prancin' step they take.  
No man is great till he can see  
How less than little he would be  
If, stripped to self and, stark and bare,  
He hung his sign out anywhere.

My doctern is to lay aside  
Contentions, and be satisfied ;  
Jest do yer best, and praise er blame  
That follers that counts jest the same.  
I've allus noticed that success  
Is mixed with troubles, more or less,  
And it's the man who does the best  
That gets more kicks than all the rest.

—James Whitcomb Riley.



Powder Magazine in Old French Fort,  
Annapolis Royal, N. S.

## There's Money in Diamonds.

A Kimberly correspondent of The Leisure Hour sent to that magazine a photograph of the largest cheque ever issued in South Africa and probably the largest ever drawn upon a bank. He says: I enclose you a photo of a cheque drawn on the Cape of Good Hope Bank, here, by the De Beers Consolidated Mines, Limited, on July 18, 1889, for the sum

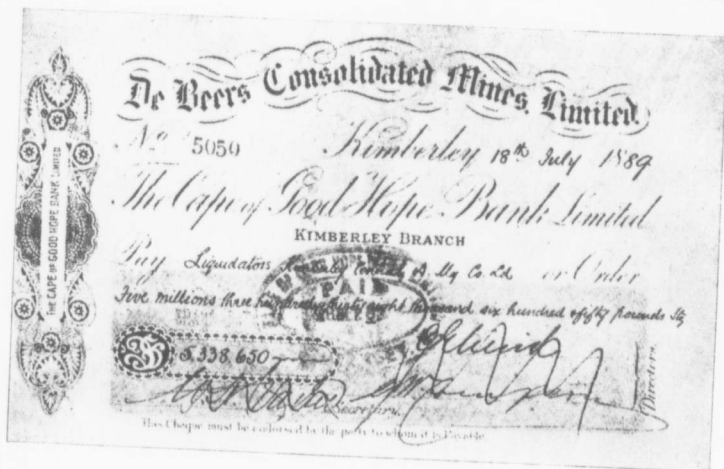
PARK BAT WORKS, 75 Standish Street,  
Burnley, November 16th, 1899.

Manager SUN LIFE OF CANADA,  
Lancashire and Cheshire Branch,  
14 Cross St., Manchester.

Dear Sir,—I have much pleasure in acknowledging the addition just made to my policy of a bonus at the handsome rate of £3 12s. 10d. per cent. per annum, having been a policyholder in the Sun Life of Canada for the past five years.

Yours truly,

JOSEPH CLEGG.



of £5,338,650, in favor of the Liquidation of the Kimberly Central Diamond Mercury Company. This sum represents the precise amount paid to and divided between the shareholders of the Kimberly Central Diamond Mercury Company, after the payment of all its liabilities, by the De Beers Consolidated Mines, Ltd., the property sold being the Kimberly Mine.

Would the total interest on your life assurance and other savings be sufficient to keep, in any degree of comfort, those dependent upon you, is the way to decide whether or not you have enough life assurance?

This Gentleman did not die.

St. John, N. B.

E. W. HENDERSHOT, Esq.,

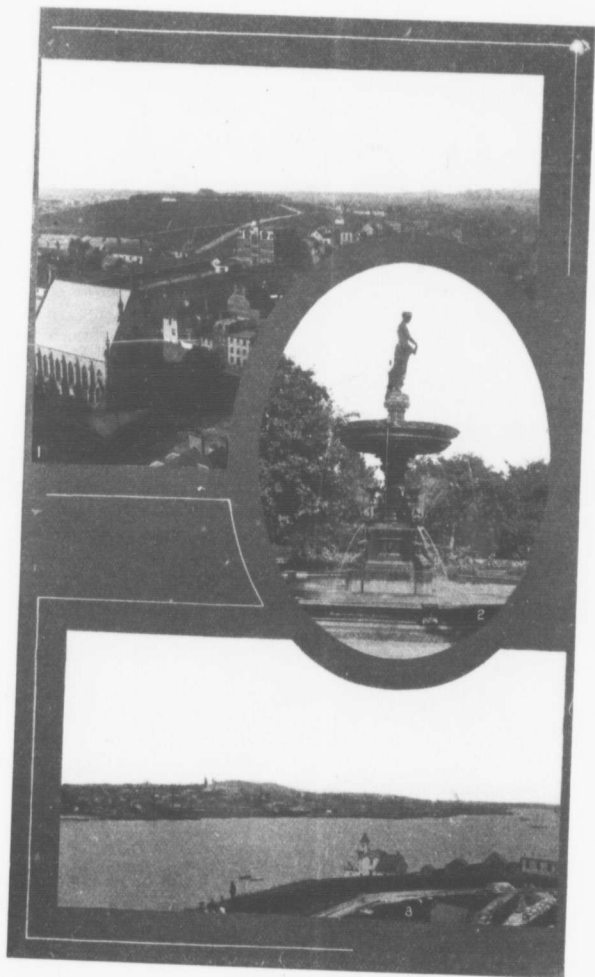
Manager for Maritime Provinces.

Dear Sir,—I have much pleasure in acknowledging receipt of the Company's cheque in payment of my Endowment policy No. 30,494, which matured to-day.

The profits, results, and very prompt payment are exceedingly satisfactory, so much so that I will consider the matter and probably make application for another policy.

The earnings produced by this policy were much larger than were the earnings from a like policy issued at same date by another life assurance company, in which company I paid a much larger premium.

I remain, yours respectfully, J. G. J.



1. THE CITADEL, AT HALIFAX, N. S.

(See "Our Illustrations," page 46.)

2. JUBILEE FOUNTAIN, HALIFAX, unveiled by Lady Aberdeen.

3. HALIFAX, from St. George's Island.

Photo. by Notman, Halifax.

## Rapid Telegraphy.

In a test recently made at Budapest of the Pollak and Virag system of telegraphy it was demonstrated that 80,000 words an hour could be transmitted over one wire. As described by the Electrical World, the transmitting part of the apparatus consists essentially of a small mirror attached to a telephone membrane, which moves with each making and breaking of the circuit. This mirror reflects a powerful electric light upon an

## A Flying Greyhound.

Major Baden-Powell recently visited the "dockyard," wherein the great aerial steamship of the future is being fashioned, says an exchange, and he writes about it as follows: I was immensely impressed on entering the great wooden building, erected on a floating raft, to see what appeared to be the slender skeleton of some huge vessel, as big as one of our most powerful battleships, but of such delicate material as rather to suggest a



CANADA TO THE EMPIRE.

EMBARKATION OF PART OF THE SECOND CANADIAN CONTINGENT ON SS. "POMERANIAN," AT HALIFAX, N. S.

Photo. by Notman, Halifax.

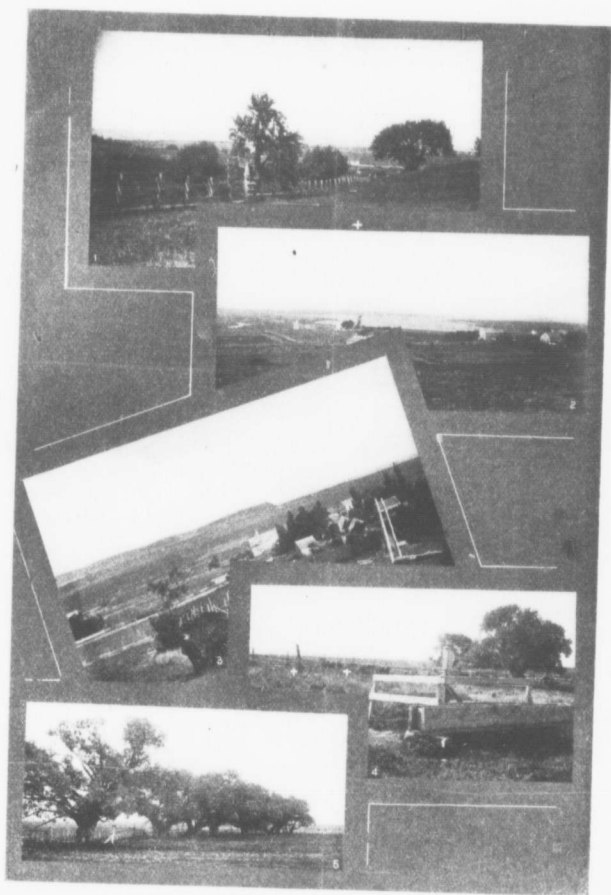
opening in a drum, through which the light plays upon a roll of sensitized photographic paper which is made to pass behind the opening. This paper is capable of recording telegraphic signals at the rate of 400,000 per hour, which, on the average, is the equivalent of 80,000 words per hour. The sensitized paper is developed in a few moments and the telegraphic signals are transcribed therefrom.



Read page 47.

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

stupendous bird-cage. This, made entirely of aluminium, is the framework. Inside, a number of large balloons will be placed. Underneath are the gallery and the cars, all of aluminium, and here are the engines with which to drive the vessel, it is hoped, at the rate of 22 miles an hour through the air. The total lifting capacity will be about 10 tons, which should enable the vessel to carry sufficient stores and ballast to remain in the air for some days. Altogether something like \$350,000 has been spent upon it, and a commission, including many of the leading scientific experts in Germany, have approved the plans.



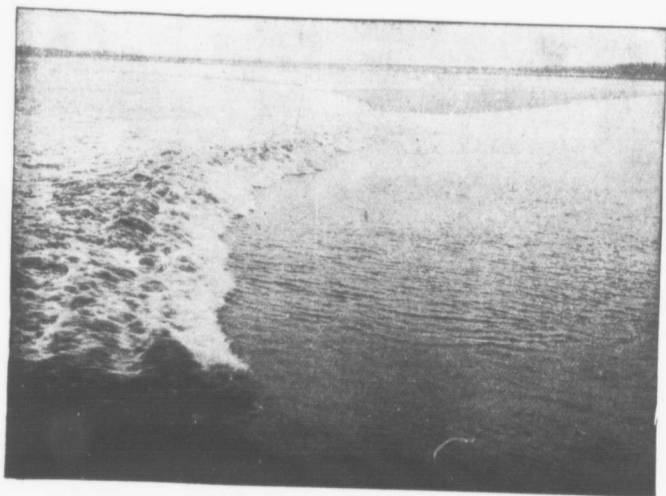
## SCENES IN EVANGELINE'S LAND.

1. Old French Orchard, with Battlefield. - marks Col. Noble's Grave.
2. Mouth of the Gaspereaux, where the Acadians embarked.
3. Part of the Village of Grand Pré, showing Cape Blomidon in the distance.
4. The Old Well and site of Chapel and Priest's House.
5. Old French Willows.

## "Our Illustrations."

MONUMENT, AT HALIFAX, TO THE NOVA SCOTIA HEROES OF THE CRIMEAN WAR.—At the entrance of St. Paul's cemetery is the monument to the Nova Scotia heroes of the Crimea. It is an imposing monument, surmounted by the British Lion and bearing the word "Sebastopol," with the names of Welsford and Parker, two Nova Scotians, who

THE CITADEL, AT HALIFAX.—Halifax is now the only place in North America where a force of the troops of the regular army of Great Britain is garrisoned. It is also the chief naval station for Her Majesty's ships of war in this western world. The citadel was planned and directed by Prince Edward, Duke of Kent, father of Our Gracious Queen, over one hundred years ago. It is 265 feet above sea level, and is a massive



THE BORE—MONCTON, N. B.  
(Courtesy of the Intercolonial Railway.)

shed lustre on their native land in the Crimean War. Welsford lost his life in the memorable storming of Redan. The monument is a massive and finely-proportioned arch of freestone on a base of granite. Overlooking Bedford Basin, about five miles from Halifax, on the line of the Intercolonial Railway, is the famous Prince's Lodge, once the residence of the Duke of Kent. A photo. of the Band stand is given on page 38. It is now used by the Ramblers' Cycle Club as their out-of-town club room.

and wonderful fortification. Within its massive walls are bomb proof barracks, capable of accommodating a large number of troops. A splendid view of the city and of Dartmouth may be obtained from its heights.

THE BORE, at Moncton, N. B., is a phenomenon of the high tides of the Bay of Fundy. The above photograph is of the incoming tide. At this particular time it was nearly six feet high. It travels about ten miles an hour.

# “Prosperous and Progressive.”

## INTERESTING ITEMS FROM 1899.

### SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, MONTREAL.

New Life Applications . . . . .	\$14,723,577.59
Cash Income from Premiums and Interest for year 1899 . . . . .	2,596,207.27
Increase over 1898 . . . . .	269,293.67
Coupled with <i>decrease</i> in Expenses . . . . .	10,293.64
Assets at 31st December, 1899 . . . . .	9,247,664.61
Increase over 1898 . . . . .	1,015,752.80
Surplus over all Liabilities except Capital . . . . .	478,304.45
<small>(According to the Company's Standard, the Hm. 4 per cent. Table.)</small>	
Increase in Surplus . . . . .	118,907.00
In addition to Profits given during the year to policies entitled thereto . . . . .	63,829.16
Death Claims, Matured Endowments and Profits paid during 1899 . . . . .	803,972.00
Death Claims, Matured Endowments and Profits paid to 31st December, 1899 . . . . .	5,930,593.00

## TEN YEARS' PROGRESS.

YEAR.	INCOME.	NET ASSETS (exclusive of uncalled Capital).	ASSURANCES IN FORCE.
1889 . . . . .	\$563,140.00	\$2,233,322.00	\$13,337,983.00
1899 . . . . .	2,596,207.00	9,247,664.00	52,806,035.00
<b>GAINS . . . . .</b>	<b>\$2,033,067.00</b>	<b>\$7,014,342.00</b>	<b>\$39,468,052.00</b>



## The Sun Life Assurance Company of Canada

HEAD OFFICE, - - MONTREAL.

### Directors:

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

HON. A. W. OGLIVIE, *Vice-President.*

S. H. EWING, Esq.

MURDOCH MCKENZIE, Esq.

JAMES TASKER, Esq.

ALEX. MACPHERSON, Esq.

J. P. CLEGHORN, Esq.

T. B. MACAULAY, Esq.

JOHN REDPATH DOUGALL, Esq.

### Chief Medical Officer:

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

### Secretary and Actuary:

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

### Superintendent of Agencies:

JAMES C. TORV.