

SUNSHINE

Vol. XII.
No. 7

MONTREAL

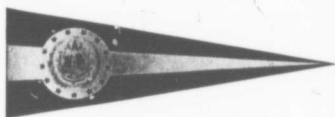
JULY
1907



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CAPTAIN JOHN SMITH

CAPTAIN JOHN SMITH,
Founder of First British Colony in North America.

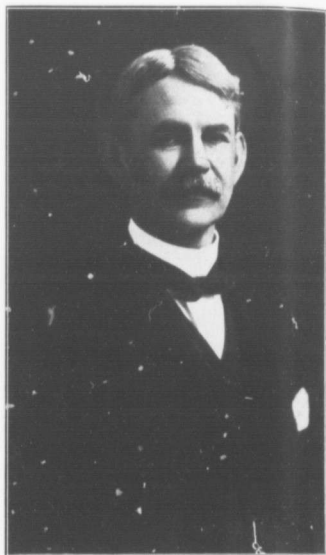


The Jamestown Exposition.

(Adapted from an article by Mark O. Waters.)

At noon on April 26, everything about the Jamestown Exposition having reached a finished state, the public was invited to behold a beautiful city on the shores of Hampton Roads, a city complete in every detail. The days and months past had been busy ones at the beautiful point of land projecting out into Hampton Roads, opposite Old Point Comfort. The woodland and meadow were transformed into a paradise of beauty, with trees of many varieties, fragrant flowers, imposing palaces, handsome State buildings and pretty cottages covering and adorning this great exposition ground of five hundred acres.

The Jamestown Ter-Centennial is to commemorate the birth of the American nation, an event which transpired when John Smith and his adventurous party landed on an island forty miles from the mouth of the great river of Virginia, and formed a settlement which they called Jamestown, on the mighty river James. Here on the thirteenth day of May, 1607, the axe was buried in the trees and the first logs hewn for the first English settlement in the new world. But the foundation was a mighty event in the history of a great government, and nothing could be more appropriate than a proper celebration in commemoration of that occurrence by a great international exposition. Having decided upon this, the United States Government issued invitations to all nations to share in the event. Nearly every world power accepted the invitation and are being represented by war vessels and bodies of military, as well as



H. ST. GEORGE TUCKER,
President Jamestown Exposition.

by exhibits in the industrial, educational and historical departments of the Exposition. Military drills and parades by the finest soldiers in the world are and will be daily features of the Exposition from the opening until the closing days. A thirty acre parade ground having been arranged for this purpose.

Naval evolutions of many kinds by vessels which travel under the water, constitute another attraction which visitors will appreciate. The great warships of England, Germany, France, Russia, Italy, Japan and a dozen other nations are seen in the waters of Hampton Roads near the magnificent piers leading from the Exposition grounds out into the harbor a distance of 1,600 feet. Naval manoeuvres and sham battles constitute entertaining features, and water pageants



JAMESTOWN EXPOSITION—Some Interesting Buildings.

Auditorium.
Pocahontas Hospital.

Model School.
Mothers' and Children's Buildings.
Textile Building.

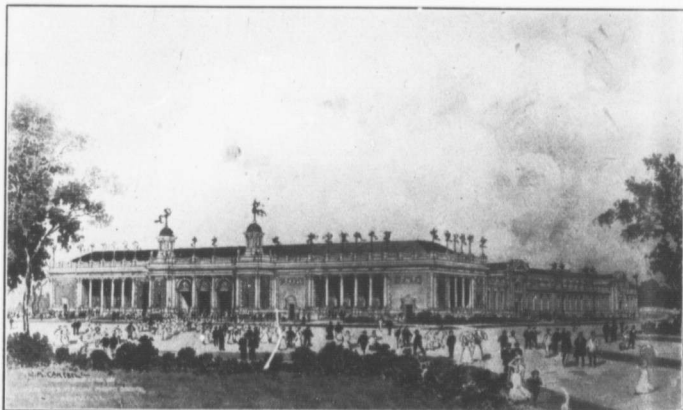


JAMESTOWN EXPOSITION.
Grand Trunk Railway System's Building.

and carnivals add to the splendor of the occasion. The great battle between the Merrimac and Monitor is reproduced in the same position these ironclads occupied when they had the terrible battle in 1862. This event occurred just off the point on which the Exposition is located.

As an industrial index, the Jamestown

Exposition plainly shows the progress that has been made during the past three centuries, not only in the United States, but in every nook and corner of the world where the footprint of progress has been left, in mine, factory, farm and garden. In its broad scope it sweeps the world, to gather here the most worthy works of mankind to be studied and compared in order that all inquiring minds may note the progress made. All states and countries, all cities and manufacturing centers, all professions and creeds, all arts and sciences, all callings and occupations, contribute to its success, and there are but few sections of the world that will not be represented at the Jamestown Exposition. The magnificent and commodious exhibit buildings include Auditorium and Administration, History and Historic Art, Education and Social Economy, Manufactures and Liberal Arts, Machinery and Transportation, Pure Food Products, Mines and Metals, a States' Exhibit Palace, Arts and Crafts Village and many other special buildings and pavilions. The architecture of these buildings is of the Colonial pattern with



JAMESTOWN EXPOSITION—States' Exhibit Palace.



JAMESTOWN EXPOSITION—Some of the State Buildings.
 Ohio,
 Virginia,
 New York.

New Jersey,
 North Dakota,
 Illinois.

massive Corinthian columns of the seventeenth century design. The majority of the buildings are of permanent construction and this in itself is a source of great satisfaction to the visitor, to whom the wholesale destruction of previous exposition buildings has seemed well-nigh sacrilege.

Some very interesting ceremonies in connection with the Exposition, have been held at Richmond, Va. The Confederate veterans held their reunion there, lasting from 30th May to 4th June. About 6,000 of the old fighters, from all parts of the South, were there, in all probability for the last time, in many cases at least. Tents were provided for them, and the aged warriors lived over their fighting days once more. On Friday, 31st May, the weather was cold and wet, but upwards of twenty camp fires were kept going on the avenues between their tents. Around these fires the veterans clustered in groups, recounting the oft-told incidents of the war.

During their stay the veterans took part in the unveiling of the monuments to the memory of General J. E. B. Stuart and Jefferson Davis. Both these monuments, and that of General Robt. E. Lee, are situated on Monument Avenue, one of the most beautiful residential streets of Richmond. During the ceremony some 600 children were arranged in front of Gen. Lee's monument in such a manner that the different coloring in their wearing apparel formed a Confederate flag. While the veterans marched past the children forming the human flag sang the various old war songs so dear to the hearts of the soldier.

They Often Go Together.

"Any bottles? Any rags?"

"Queer combination you deal in, my friend."

"Not so queer. People as has bottles generally has rags."—Washington Herald.

A Rockefeller Story.

Jules Hedeman, journalist, of France, was sent by his paper, the *Matin*, to interview John D. Rockefeller when the latter was at Compeigne last summer. "Mr. Rockefeller," said M. Jules, "I desire to interview you." "Ah," replied Mr. Rockefeller. "I desire to ask you some questions about yourself and receive answers therefor." "Ah," said Mr. Rockefeller. "I desire to discover if many of the things said about you are true." Mr. Rockefeller pondered. At last he said: "I have heard it charged that I am so stingy I will never take a cab. This is not true, for if you will observe closely you will see that I intend to take one now." And he did.

Church Attendance Not Always a Recommendation.

"Here's a parable for you, my friends," said the unconventional preacher, who had just been appealing for a liberal collection, and he took two coins, a five-shilling piece and a penny, from his pocket, and held them up before the congregation. "These coins fell a-talking one day. Said the five-shilling piece to the penny—'Oh, you're a poor thing, you are! I'm worth sixty of you.' 'That may be,' replied the penny, 'but there's one respect in which I beat you hollow.' 'What's that?' asked the five-shilling piece, contemptuously. 'Oh,' replied the penny with much complacency, 'I go to church far, far oftener than you do.'"

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



JAMESTOWN EXPOSITION—Mines and Metallurgy Buildings.



JAMESTOWN EXPOSITION—Entrance to Transportation Building.

AND YET THERE ARE MORE!

There is no better advertisement than a pleased policyholder. The following letters to the fact that the Sun Life of Canada is keeping its promises in regard to profits:

NEWPORT NEWS, VA., May 16, 1907.
Mr. N. D. SILLS, State Manager
Sun Life Assurance Co. of Canada,
Richmond, Va.

Dear Sir,—Your favor of the 15th inst. to hand, enclosing my dividend certificate for profits on my \$2000 Straight Life policy. This shows that my profits for the five years have amounted to \$45.90, which is 95% of my sixth annual premium. This dividend is very satisfactory indeed, and is a third more than the agent estimated to me at the time of writing my application, and is better than any I have received from any other company.

Yours very truly,
(Signed) W. J. KNIGHT, M.D.

\$2000 Straight Life. Age 30.
Taken out in 1903. Annual premium, \$48.50.
Dividend at the end of the fifth year \$45.90, or 95%.

RICHMOND, VA., April 24, 1907.
Mr. N. D. SILLS, State Manager
Sun Life Assurance Co. of Canada,
Richmond, Va.

My Dear Sir,—I am in receipt of my dividend certificate from the Sun Life of Canada, showing that the sixth annual dividend on my Twenty Pay Life policy amounts to over 20%. I want to thank you for this very satisfactory dividend. Each year my dividend in your Company grows better, and this last one is 2½% more than the previous one.

I carry insurance in several other old line companies, but I like my Sun Life policy the best.

Yours very truly,
(Signed) H. M. VAUGHAN,
Tobacconist.

\$5,000 Twenty Pay Life. Age 30.
Taken out in 1899. Annual premium, \$166.
Sixth annual dividend \$33.15, or 20%.

LYNCHBURG, VA., March 7th, 1907.
Mr. N. D. SILLS, Manager
Sun Life Assurance Co. of Canada,
Richmond, Va.

Dear Sir,—In January, 1902, I took out \$5,000 Straight Life in the Sun Life of Canada, with the privilege of drawing my profits every five years. I have now received my first dividend, amounting to \$161.40. This is over 80% of my annual premium, and is more than 5% com-

ound interest on my money for the time. I am delighted with this dividend. It is more than I have ever heard of any other company paying. Yours respectfully,
(Signed) H. A. SOUTHWALL.

\$5,000 Straight Life.
Age 46.
Annual premium, \$207.50.

MONTREAL, 23rd May, 1907.
T. B. MACAULAY, Esq.,
Secretary, Sun Life of Canada,
Montreal, Que.

Dear Sir,—I am just in receipt of your communication of 18th instant with dividend certificate, showing profits allotted to my policy, No. 9395, for the five years ending June 1st, 1907, and beg to assure you of my appreciation of the yearly deduction which will be made in my premium as a result of the prosperity of the Company. Yours truly,

W. H. BIGGAR,
General Solicitor,
Grand Trunk Railway Company of Canada.

POCAHONTAS, VA., April 25th, 1907.
Mr. N. D. SILLS, Manager
Sun Life of Canada,
Richmond, Va.

My Dear Sir,—Two years this month, I took out a Twenty Pay Life policy in your Company, with the privilege of drawing my dividends annually. I am now in receipt of the dividend certificate for my first annual dividend, and find that it amounts to 18%, which is 3% more than your estimate to me at the time of writing my application.

I carry policies in other old line companies, but their dividends for the same time have never amounted to over 9%. The Sun Life has given me the best returns.

I am so well pleased with my policy in the Sun Life, that I am going to increase it.
Yours very truly,
(Signed) W. F. NORRIS,
Attorney at Law.

\$1,000 Twenty Pay Life.
Age 29.
Taken out 1905.
Annual premium, \$32.55.
Annual dividend at end of 2nd year \$5.85 or 17.9%.

TORONTO, April 22nd, 1907.
T. B. MACAULAY, Esq.,
Sun Life Assurance Co. of Canada,
Montreal.

Dear Sir,—I have very great pleasure in acknowledging the receipt of the dividend on my policy, No. 1167, amounting to \$226.00, for the present addition as against \$30.00 the previous distribution. I am glad for the credit of the Canadian companies that you have done so. As an old Montrealer I still have a deep interest in its institutions, and as a Director in a life assurance company, the Temperance and General for 13 years, I know somewhat of the working of such institution. May your "Sun" continue to shine brightly and dissipate "the clouds." Yours very truly,

P. H. BURTON.

GUELPH, ONT., March 6, 1907.
THE MANAGING DIRECTOR,
Sun Life Assurance Company of Canada,
Montreal.

Re Policy No. 6420.
Dear Sir,—Your favor of the 21st February came to hand in due course, also enclosed your statement of profits for the past five years.

Your explanations regarding the date at which my policy was entitled to participate is quite satisfactory.

With regard to the amount of profits for the past five years I am particularly pleased, and would further state that there is now no doubt but that when the policy matures the profits will, at least, be up to the estimate given me by the late Mr. Gilroy, your agent at Goderich, 27 years ago. Hoping for your continued success,
I am, yours sincerely,

GEO. STIVEN.

NANTICOKE, ONT., March 6, 1907.
T. B. MACAULAY, Esq.,
Montreal, Can.

Dear Sir,—Your letter of Feb. 19, in regard to profits on policy No. 13654, and also containing the dividend certificate, came to hand on March 2nd. Was much pleased at the amount of profits allotted to me.

Thanking you for same.

Yours respectfully,
EDWIN WALKER.

DOMINION LINE STEAMSHIPS.
Montreal, Portland and Halifax to Liverpool,
and Avonmouth Dock (Bristol).
MONTREAL, Feb. 1, 1907.

T. B. MACAULAY, Esq.,
Secretary Sun Life Assurance Co.,
City.

Dear Sir,—I have your favor of the 30th ultimo, having reference to my policy, No. 156, and am pleased to learn the very considerably increased bonus that has been made to the policy of \$111.

Wishing the Company every success in future,
Yours faithfully,
JAMES THOM.

WALKERTON, ONT., March 11, 1907.
Mr. T. B. MACAULAY,
Secretary Sun Life Assurance Co. of Canada.

Dear Sir,—Yours of the 15th February to hand. As regarding policy No. 4630, the dividend certificate of \$98 is very thankfully received. And kindly allow me to say that I am very much pleased with the prosperity of the Company. Yours very truly,

JOHN WHITEHEAD.

NORTH GOWER, ONT., Feb. 8th, 1907.
Mr. JOHN KERR,
Agent, Sun Life Assurance Co. of Canada,
North Gower, Ont.

Dear Sir,—After examining the Company's dividend certificate of my policy, No. 200839, I have decided to take the second option, by which my premium will be reduced to \$15.05 per annum for the next five years. Six years ago I took this policy, an ordinary Life, with profits, five-year distribution plan, at age 18, on which I paid an annual premium of \$19.40 for five years. The profits have now reduced my premium by \$4.35, thus bringing it down to \$15.05 per annum for the next five years, when the premium will again be reduced by another distribution of profits, and thus eventually become self-sustaining. I wish to say that I am very agreeably surprised with the result thus far, as it is more than I expected. I have great confidence in the Sun Life, and believe it to be justly entitled to the motto "Prosperous and Progressive."

Very sincerely yours,
(Signed) WILLIAM S. DRYNAN.

SUNSHINE

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

A. M. MACKAY, *Editor.*

July		1907				
Lat	Mon	Tue	Wed	Thu	Fr	Sat
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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	See this on	See this on	See this on



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.
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JOHN MCKERGOW, Esq.
JAMES TASKER, Esq.

T. B. MACAULAY, F. I. A.
SECRETARY AND ACTUARY

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

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

E. A. MACNUTT,
TREASURER.

Agency Department :

FREDERICK G. COPE,
SUPERINTENDENT OF AGENCIES.

A little in the bank each pay day makes premium day easy. The home is protected.



When all is said and done, what is at the bottom of our best efforts? Is it not the Home?



"Love in a cottage" is all very well, but there must be a feeling that the cottage shall never become a hovel for either of the happy pair.



We regret to announce the illness of Mr. A. M. Mackay, editor of SUNSHINE. He has been confined to bed for some time through typhoid fever, but we are pleased to report that at the present writing, June 19th, he is making favorable progress towards recovery.



Concerning Profits.

The many appreciative letters being received from the Company's policyholders regarding the large profits that are being allotted to their policies are very gratifying to the management. It has always been the aim of the Company to treat its policyholders with the utmost consideration. When, in order to meet the requirements of the law of 1899 as to increased revenues, the Company had to reduce its profits, it sought to make clear

to its policyholders that the cause of the reduction was entirely outside of its control, but now that the requirements of the law have been fully met, the Company can put into the pockets of its policyholders what it was then forced to put into increased reserves.

The great success of the Company's policy of investment has enabled it to improve its basis for division of profits from time to time, and the future of the Company has even greater things for its policyholders than the past.

It is worth a great deal as an advertisement to a Company to have representative men all over the country dropping here and there a word of praise.

That this is being done for this Company is not gleaned only from the letters received, but from the experiences of the men in the agency staff, who find it easy to work for a Company so pleasantly situated. It encourages the man who is in competition with another in some sport to have the plaudits of the people in the gallery. We are all susceptible to praise. A word fittingly spoken is like "apples of gold in pictures of silver."

Publicity is the Thing.

The past year has been one of great importance in life assurance, and on account of the investigation by the Royal Commission, it was expected that the public would naturally hang back, and that a shrinkage of business would result. The Sun Life of Canada is one of the Canadian insurance companies which, in spite of this, found 1906 to be a good business year.—London Advertiser.

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

Just Among Ourselves.

Mr. W. D. McCallum, late of Montreal city branch, who has been appointed manager of the Alberta agency of this Company, has now taken up his residence in Calgary. His record while connected with the Montreal branch agency would lead us to expect great things in his new field of operation.

Mr. R. J. Stuart, recently manager of the Alberta agency, retires from that position in order that he may be able to devote more attention to active field work. Mr. Stuart is one of our very best men, and we may now expect that the volume of business from Alberta will be perceptibly increased.

Mr. J. Howard Porteous, who for the past ten years has been connected with the Eastern Foreign agency, with headquarters at Honolulu, H.I., has been transferred to the British Columbia agency. He is now located at Victoria, B.C.

Mr. Archibald Wright, of the Western Foreign agency, is in Montreal for the summer months.

At a recent meeting, our manager for the Province of Nova Scotia, Mr. Walter J. Marquand, was re-elected President of the Nova Scotia Life Underwriters Association. This organization has prospered under the guidance of Mr. Marquand, and his re-election to this important office is a fitting acknowledgment of his tireless efforts in connection with the local society.

A Magnificent Report.

The Sun Life of Canada had a great record of success last year, and the report of the directors at the Annual meeting was a magnificent one.—Telegram Winnipeg.



JAMESTOWN EXPOSITION—President Jefferson Davis' Monument, unveiled at Richmond, Va., on the anniversary of his birthday, June 3, 1907.

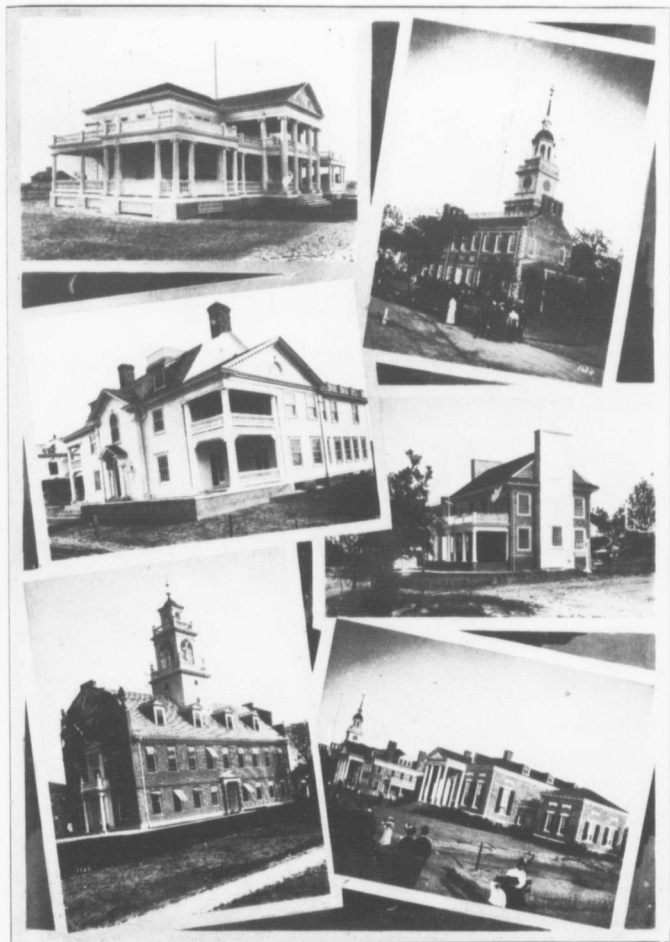
"Business," of Manchester, printed a set of "Good Resolutions" in a recent number which we wish to pass along. We give ten of them, the other two had reference to the investment of half a crown in a subscription to "Business," and the buying of Mr. Reade's admirable book, "The Story of Life Assurance." We take it for granted that every wide awake life assurance man has these already.

The resolutions are:

1. I will be *square*; I will not do any man; nor shall any man do me.
2. I will be *thorough*; I will do my work so carefully to-day that to-morrow will bring no regrets.
3. I will be *happy*; I will train my

face to wear a smile and my tongue to say pleasant things.

4. I will be *faithful*; I will stick to my task till it's done and forget the clock.
5. I will be *energetic*; when the alarm clock rings I will get up at once.
6. I will be more *saving*; I will put by something from my salary each week.
7. I will *work harder*; I will remember that a man who does no more than he's paid for never gets paid for more than he does.
8. I will be *prompt*; I will do it now, and do it right.
9. I will be *optimistic*; I will remember that "if you boost, the world boosts with you; if you knock, you knock alone."
10. I will believe in *myself*; there is no devil but fear, and no sin but ignorance.



JAMESTOWN EXPOSITION—Some of the State Buildings.

Rhode Island.
Connecticut.
Massachusetts.

Pennsylvania.
Delaware.
Maryland.



JAMESTOWN EXPOSITION—Liberal Arts Building.



JAMESTOWN EXPOSITION—Scene in front of Gen. R. E. Lee's Monument, Richmond, Va., at the unveiling of Gen. Stuart's Monument.—Six hundred children form the Confederate flag.



JAMESTOWN EXPOSITION—Government Building.



MONUMENT ERRECTED TO THE MEMCRY OF GEN. J. E. B. STUART.
Unveiled at Richmond, Va., May 30, 1907.

veiling of

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
	Surplus over all Liabilities and Capital Stock, Dominion Government Standard	3,654,964.81
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