

SUNSHINE

Vol. X.
No. 3

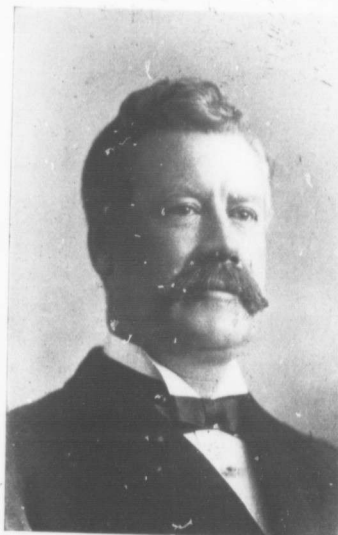
MONTREAL

MARCH
1905



LINN OF DEE, BRAEMAR, SCOTLAND.

The Dee is a beautiful river of Aberdeen and Kincardineshires, rising at an altitude of 4060 feet, among the Ngorm mountains and running 82 miles Eastward to the German Ocean, at Aberdeen. It makes a descent of feet during the first two and three quarter miles of its course at the Linn of Dee, as shown above. The river flows through a chasm here, 300 yards long and scarcely four feet wide. Thereafter it flows by Castleton of Braemar, Balmoral Castle and Ballater.



Mr. John McKergow,

Director
Sun Life Assurance Company of Canada.

We have pleasure in introducing to our readers Mr. John McKergow, whose portrait appears above. He was quite recently elected to the Board of Directors of the Sun Life of Canada, filling the vacancy made by the death of the late Mr. Alexander McPherson. Mr. McKergow has always watched with appreciative interest the remarkable progress of this Company, and comes to his new duties with enthusiasm, and purposes giving his best endeavors to still further the interests of the Company. We congratulate Mr. McKergow in his new relations, and we also congratulate the Company in adding such a worthy and prominent business man to the administration of its affairs. Mr. McKergow is connected with the well-known export firm, of A. A. Ayer & Co., Ltd.

A Creed.

I believe in cleanliness of body, mind and soul.

I believe in kindness to man, woman, child and animal.

I believe in truth because it makes me free.

I believe in the charity that begins at home but does not end there.

I believe in mercy as I hope for mercy.

I believe in moral courage because I am more than a brute.

I believe in righteousness because it is the shortest and best line between two eternities.

I believe in prudence because it is the swiftest way to secure results.

I believe in that sort of economy that spends money for a good purpose.

I believe in honesty, not for policy's sake, but for principle's sake.

I believe in hospitality because it puts a roof over every man's head.

I believe in obedience because it is the only way to learn how to command.

I believe in self-control because I want to influence others.

I believe in suffering because it chastens and purifies.

I believe in justice because I believe in God.—Omaha News.



Mr. Stebens' Re-union.

On Friday evening, January 20th, Mr. B. F. Steben invited his *confidères* of the Agency Staff of the Montreal City Branch of the Sun Life of Canada to dinner at La Corona Hotel, and as special guests there were present the President of the Company, Mr. R. Macaulay, Messrs. F. G. Cope, A. B. Wood, and Drs. Wilkins, Dubé, H. R. Macaulay, Lesage and Dubéau, Mr. L. T. Marechal, and Mr. H. B. Henwood, Accountant of the Bank of Toronto.

The reunion was conceived and carried out in the best spirit, and the results will

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THE AVON AT TOMINTOUL, BANFFSHIRE.

Tomintoul is the highest village in Scotland. Aberdeen proposes to take a new water supply from this river at a cost of about one million pounds sterling.

be seen in an increase of business and a tightening of the bonds of loyalty which already link this Branch closely to the Head Office.

"Our King," "Our Country," "Our President," "Our Company," "Our Stanton Club," were among the toasts of the evening. The President's impromptu address was listened to with great pleasure and profit, while the City Manager, Mr. J. C. Stanton, Jr., stirred the "boys" in his usual energetic manner with his crisp, sharp sentences bristling with canvassing points and fused to red heat with enthusiasm. Messrs. Henwood, Lesage and Dubeau spoke out of their long knowledge of Mr. Steben, as a man who has faithfully fulfilled every business obligation and risen high in the esteem of his intimates.

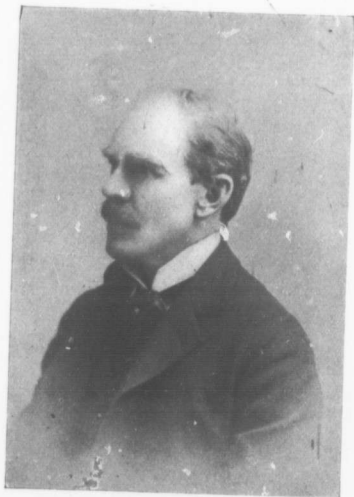
Perhaps the most pleasing feature of

the evening was the presenting of the gold embossed and engraved watch-charms to the winners in the December contest, eighteen of which were handed to the successful few, who then sprung a surprise on Mr. Stanton by presenting him with a similar medal, enriched with diamonds and rubies, as a token of their esteem and regard.

Altogether the banquet was one of the most successful in the history of the Branch, and illustrates the strong fraternal spirit which animates the men and leads to such splendid results.

Recipe for having good neighbors:
Be one.

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



The Late Mr. Thomas Gilroy.

On February 22nd, after a short illness, Mr. Thomas Gilroy, Manager of the Sun Life of Canada for the city of Winnipeg, passed away. Mr. Gilroy had not been in robust health for the past few years, but was always able to attend to his official duties. About two months ago, his case became serious, and towards the end but little hope was entertained for his recovery. Mr. Gilroy was the longest in the service of the Sun Life of Canada of any of its officials. In the year 1871, he was appointed Inspector of Agencies, and secured the first application for assurance for the Company, outside of Montreal. He established the first agency of the Company at Brockville. After eleven years spent in opening up agencies throughout Ontario, he was appointed to the General Agency at Winnipeg and afterward devoted his attention to the City Agency as Manager.

Mr. Gilroy's advent to the west was in the days when that new country needed men of judgment in the control of its affairs. Mr. Gilroy devoted his varied talents in the interests of good citizenship and his efforts were so much appreciated that he was elected as a member of the City Council of Winnipeg and filled the position of chairman of various committees, notably the Finance Committee, of which he

was considered the ablest chairman that ever presided over it. It was but natural that Mr. Gilroy was elected to the office of Mayor. Besides these official duties, he was closely connected with the Board of Trade, being a member of its Council, also a director of the Standard Trust Company and the Northwest Fire Insurance Company. At one time he contested Winnipeg Centre in federal politics, his opponent was Sir Daniel McMillan, now His Honor the Lieutenant-Governor of Manitoba. Were it not for the exceptional strength of his worthy opponent he would easily have been victorious.

Mr. Gilroy was the soul of patriotism. It was through his efforts that the memorial to Her late Majesty Queen Victoria, before the main entrance to the Provincial Legislative Buildings, was erected. He was secretary-treasurer of the fund. He was also prominent in church work, having for years served as warden and vestryman of Holy Trinity Episcopal Church. Ven. Archdeacon Fortin, speaking of the late Mr. Gilroy said: "Mr. Gilroy's death will be an especial loss to Holy Trinity and causes me to feel that I have lost a most esteemed personal friend. He had a pure mind, a gentle and loving disposition. He was always a peace-maker and no man in Winnipeg had fewer enemies."

The deceased was fifty-seven years of age and was born at Simcoe, Norfolk Co., Ont., where he was buried. Mrs. Gilroy and friends have our sincere sympathy in their bereavement.

♥ ♥
Ever Prompt.

124 Bristol Road,
Northfield, Birmingham,
26th October, 1904.

MR. S. MARSHALL,
District Manager,
39 Corporation St., Birmingham.

Dear Sir:—Kindly convey to the Sun Life Assurance Company of Canada, my best thanks for cheque for £200 in settlement of claim under Policy No. 92579, on the life of my late husband. Permit me to express my appreciation of the prompt and business-like manner in which you have dealt with this matter, and to say that I shall always esteem it a pleasure to speak a good word in the Company's behalf.

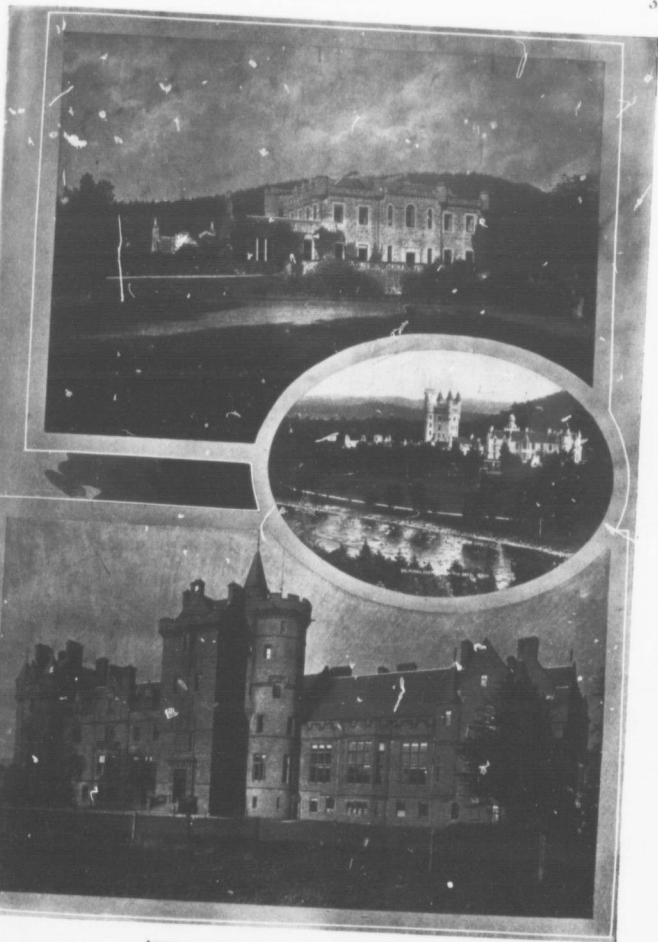
Yours truly,

B. T. BRUNST.

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ACHNACARRY CASTLE, SEAT OF THE LOCHIEL.

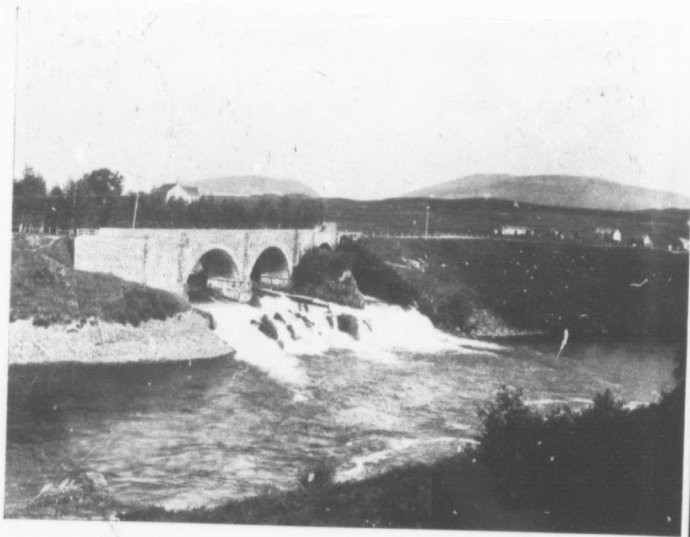
The present Lochiel is Chief of the Clan Cameron. In the civil wars, it will be remembered, the Camerons were ever loyal to the House of Stuart, and in 1745, the Chief popularly known as "The Gentle Lochiel," was the same who said with loving ardour to Prince Charlie: "Come weal, come woe, I'll follow thee!"

BALMORAL CASTLE.

The Highland residence of the late Queen Victoria and now of King Edward. It is situated in Braemar, about fifty miles from Aberdeen, standing nearly a thousand feet above the sea level on a natural platform that slopes gently down from the base of Craig-gowan to the margin of the river Dee. It commands a magnificent prospect on every side. It was here that the late Queen Victoria first received the news of the fall of Sebastopol.

BEAUFORT CASTLE, BEAULY, SEAT OF LORD LOVAT.

It was Lord Lovat who put into the field, during the South African War, that heroic regiment known as "Lovat's Scouts."



MUCCUMER FALLS, NEAR BEN NEVIS, FORT WILLIAM, SCOTLAND.

"Papa, What Would You Take for Me."

She was ready to sleep and she lay on my arm,
 In her little frilled cap so fine,
 With her golden hair falling out at the edge,
 Like a circle of noon sunshine.
 And I humm'd the old tune of "Banbury Cross,"
 And "Three Men Who Put Out to Sea,"
 When she sleepily said, as she closed her blue
 "Papa, what would you take for me?" [eyes :

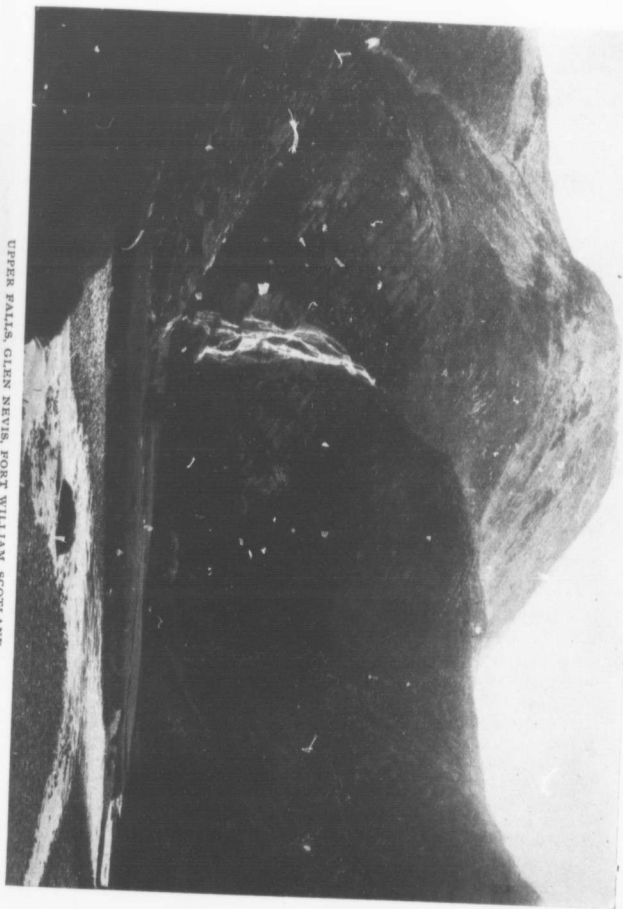
And I answered "A dollar, dear little heart,"
 And she slept baby weary with play,
 But I held her warm in my love-strong arms,
 And I rocked her and rocked her away.
 Oh, the dollar meant all the world to me,
 The land and sea and the sky,
 The lowest depth of the lowest place,
 The highest of all that's high.

All the cities with streets and palaces,
 With their people and stores of art,
 I would not take for one low, soft thro
 Of my little one's loving heart ;
 Nor all the gold that was ever found,
 In the busy wealth finding past,
 Would I take for one smile of my darling's face,
 Did I know it must be the last.

So I rocked my baby and rocked away,
 And I felt such a sweet content,
 For the words of the song expressed more to me
 Than they ever before had meant.
 And the night crept on, and I slept and dreamed,
 Of things far too gladsome to be,
 And I waken'd with lips saying close in my ear,
 "Papa, what would you take for me?"
 —Eugene Field.

When Sandy McWhaffer found he had lost his scarfpin in Glasgow, he hurried to the Central Police Office and informed the officer on duty of his loss. "Oh, don't worry, sir ; we will leave no stone unturned until we find it," said the officer. Next day, Sandy, while walking along Argyle street, saw men opening up the street. Thinking they were looking for his pin he hurried to the Police Office and, with an air of unconcern, said to the officer—"I say, chappie, if ye dinna get it afore ye come to the corner of Jamaica street I widna bother ony mair."

UPPER FALLS, GLEN NEVIS, FORT WILLIAM, SCOTLAND.



SUNSHINE

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

A. M. MACKAY, *Editor.*

SUNSHINE						
SUN	MON	TUE	WED	THU	FRI	SAT
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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.

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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.

A Common Excuse.

Did you ever stop to think how few men do their best of their volition.

We have heard people sneer at all organized agencies for the elevating of society, considering such agencies unnecessary.

What do you think the state of society would be without some active force appealing to the consciences of the people?

There never was reform without agitation. There never was growth without struggle.

A city without high moral teaching would be a city you would pass by if looking for an ideal place in which to rear your family.

You would not invest money in its real estate.

You would pitch your tent elsewhere, where even at every corner was dinned into your ears what you ought to do.

It would be safer.

The perpetual reiteration of truth is not in vain.

It aids to keep the people in line and prompts them to action.

Sometime in the future it may be unnecessary to be everlastingly probing people to do right. But the time is not yet.

In the matter of life assurance, every ninety-nine out of a hundred will tell you it is proper and right to carry a large policy of assurance.

Yet, many men will die this year of grace and leave their widows and children at the mercy of the wolf!

When urged to act TO-DAY, they give many reasons why they cannot.

Men are resourceful in excuses. Excuses are often a shield for carelessness.

Likely the man who carries no, or very little, assurance will say that he cannot afford it.

A universal excuse.

Is it genuine?

If it is, the maker of it has our sincere sympathy; for the future is not bright for his wife and family.

Has he ever tried to afford it?

It is surprising what can be done when honestly tried.

We do not propose prying into personal affairs, but we think we know human nature well enough to say that very few men make the "can't-afford-it" excuse honestly.

Oftentimes it is made with a "two-for-a-quarter" Havana smouldering from the finger-tips. Perhaps between the sips of Vichy, when we ordinary fellows have to drink ordinary water, so we can pay our life premiums. Perhaps there is an odor of Glenlivet as a remembrance of the Hills of Heather.

We could mention a long list where curtailment of expenses might possibly be made, but any man can make up a list for himself.

And perhaps the wife—for whose interests life assurance is needed—might add to the list on her own account.

Most of men would like to be free from the humiliation of having to curtail expenses.

But with the great majority of men they must deny themselves many things if they are to carry enough life assurance.

It is when fever is searching for curatives that our pillow is made easy by our life assurance policy.

We are serious in this.

Are you?

Give it some serious thought.

Assure with any company you like, BUT GET ASSURED IN SOME COMPANY.

We are not going to be dogmatic about assuring with the Sun Life of Canada, even although we honestly believe you cannot find a better company.

It is worth something to be "Prosperous and Progressive" even among life assurance companies.



He was a Philosopher.

A parish minister was one day talking to one of his parishioners, who ventured the opinion that ministers ought to be better paid. "I am glad to hear you say that," said the minister. "I am pleased that you think so much of the clergy. And so you think we should have bigger stipends?" "Aye," said the old man; "ye see, we'd get a better class of men."



The Jury Disagreed to Agree.

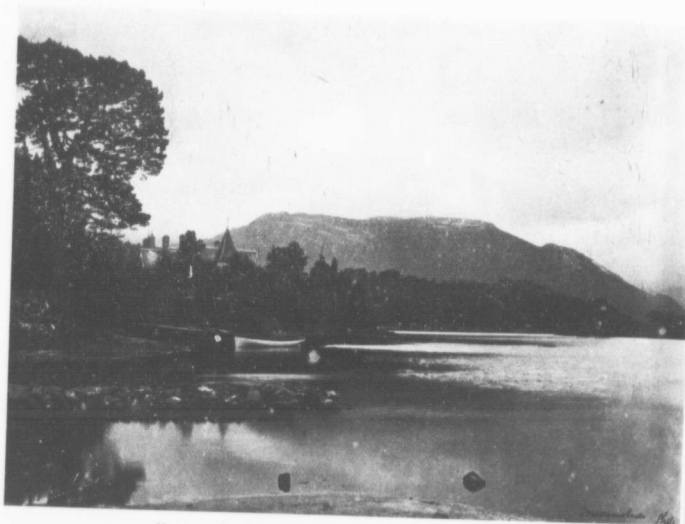
A story which is declared to be strictly true is told in "Public Opinion" by a high official in North Nigeria, where, though it is British, cannibalism still exists. A native chief was found dead and the district commissioner, an Englishman, acting as coroner, summoned a jury of twelve natives to hold an inquest. The jury being unable to come to a decision, the coroner locked them up and went to lunch. When he came back he found that the jury, who were also hungry, had eaten the deceased. He wrote to the Chief Commissioner: "Kindly send instructions for my next step, as the Proclamation does not seem to provide for this incident."



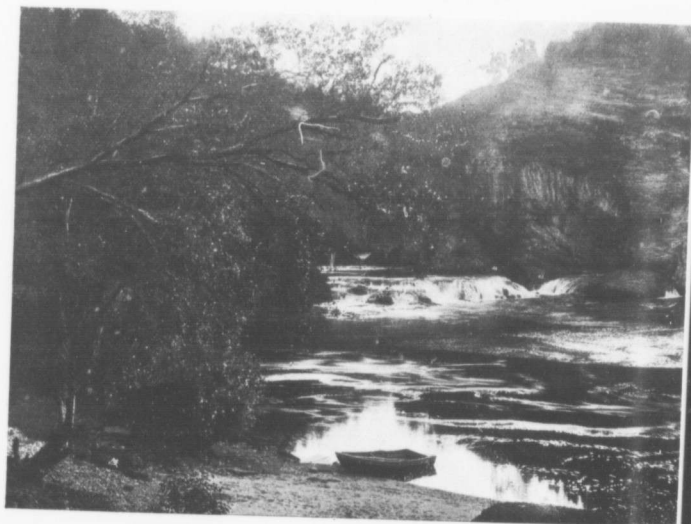
Witherby—"I made the mistake of my life this morning. I told my wife I didn't like her new gown."

Plankington—"Was she angry?"

Witherby—"Oh, no, it wasn't that; but she wants another."



HEAD OF GLEN AFFRIC. SHOWING LODGE AND LOCH AFFRIC.
Glen Affric is said to be the finest Glen in Scotland.



EILEAN AIGAS, ON THE RIVER BEAULY, INVERNESS-SHIRE, SCOTLAND.

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The Late Mr. R. W. Moody.

Mr. R. W. Moody, Manager of this Company for the State of South Carolina, died suddenly at his home at Columbia, S.C., recently.

The late Mr. Moody joined the agency force of this Company some eight years ago and served as general agent until about a year ago, when it was decided to make the Carolinas two separate and distinct agencies Mr. Moody was placed in charge of South Carolina, where he was working up a good and steady business for the Company.

The members of the Staff who were present at the Outing last summer will remember how heartily the late Mr. Moody entered into everything that made for its success. He played the part of chief witness in the mock trial admirably.

The Company and all the Agency Staff join in tendering to the stricken relatives their sympathy in the hour of their loss.

Time's Gaze.

Time looked me in the eyes while passing by
The milestone of the year. That piercing gaze
Was both an accusation and reproach.
No speech was needed. In a sorrowing look
More meaning lies than in complaining words,
And silence hurts as keenly as reproof.

Oh, Opulent, kind giver of rich hours,
How have I used thy benefits! As babes
Unstring a necklace, laughing at the sound
Of priceless jewels dropping one by one,
So have I laughed while precious moments rolled
Into the hidden corners of the past.
And I have let large opportunities
For high endeavor move unheeded by,
While little joys and cares absorbed my strength.

And yet, dear Time, set to my credit this:
*Not one white hour have I made black with hate,
Nor wished one living creature aught but good.*

Be patient with me. Though the sun slants west,
The day has not yet finished, and I feel
Necessity for action and resolve
Bear in upon my consciousness. I know
The earth's eternal need of earnest souls,
And the great hunger of the world for Love.
I know the goal to high achievement lies
Through the dull pathway of self-conquest first;
And on the stairs of little duties done
We climb to joys that stand thy test. O! Time,
Be patient with me, and another day,
Perchance, in passing by, thine eyes may smile.
—Ella Wheeler Wilcox.



Worth Trying.

The young man had seen the play before. He let everybody for four seats around him know that; he kept telling just what was coming, and how funny it would be when it did come. At length he said—

“Did you ever try listening to a play with your eyes shut? You've no idea how queer it seems.”

A middle-aged man with a red face sat just in front. He twisted himself about in his seat, and glared at the young man.

“Young man,” said he, “did you ever try listening to a play with your mouth shut?”

The silence that followed was painful.

Just Among Ourselves.

The Michigan Agency has recently organized a Sun Life of Canada Club. The aim and objects are given in the constitution, as follows:

"The object of this Association shall be the promotion of good-fellowship among the Sun Life of Canada's representatives; to discuss ways, means and methods of getting new business and keeping in force the old; to co-operate to the fullest extent with our worthy and esteemed Michigan Manager, at whose suggestion this society had its being; to keep in closest possible touch with the Head Office at Montreal; to do our utmost in every way to dignify the business of life assurance and add to the worth and high standing of the Sun Life of Canada, the Assurance Company we delight to honor."

If the club continues with the same enthusiasm as it commenced, it will be a great aid to the agency. It is the resolve of Michigan to write two and a half millions in 1905.

In the Michigan Monthly Record we learn that Mr. H. C. Rankin has his fighting clothes on for 1905, and expects to tour Michigan with a "presidential campaign swing." Mr. R. B. Swart is to be his aide-de-camp.

The Montreal City Branch has headed the agency list in volume of business secured for the months of August, September, October, November, December (1904), and January (1905), consecutively, for six months.

In the week ending December 20th, the production of business was \$101,130. In the week ending December 27th the production was \$102,130. In the week ending January 31st the production was \$120,000.

In December, 1904, Mr. B. F. Steben wrote \$90,000. In January, 1905, he wrote \$104,000; thereby demonstrating beyond question that it is as easy for a man to write assurance for the Sun Life of Canada as for any other company in

the world, no matter how big it is. The people know the Sun Life of Canada is Prosperous and Progressive.

A Hamilton Business Man's Opinion.

HAMILTON, Ont., Dec. 15th, 1904.

HOLLAND A. WHITE, ESQ.,

District Manager Sun Life of Canada,

Hamilton, Ont.

Dear Sir,

Thanks for your favor enclosing cheque for \$855.75 in settlement of my semi-endowment policy for twenty years.

Under this class of policy the Company agreed to give me \$500.00 in cash at the end of twenty years, together with profits, or, in case I had died during the twenty years, \$1,000.00 to my estate. They not only paid me the \$500.00 cash guaranteed but \$355.75 profits, which I consider is a splendid return for my money, as I only paid \$31.50 per year for the twenty years.

In other words, I have had twenty years' assurance for \$1,000.00 and all the money I paid returned, together with an additional \$225.75.

I am surprised at the amount of profits, as they are a great deal more than I was led to believe I would receive, when taking out the assurance; and I would strongly recommend intending assurers to take out their policies in the Sun Life of Canada.

Yours very sincerely,

W. MALCOLM.

(Of Malcolm and Souter Furniture Co., Ltd.)

Sorry They Asked.

Questions are often dangerous things. A party was escorted over the prison by the chief warden. They came in time to a room where three women were sewing.

"Dear me," one of the visitors whispered, "what vicious-looking creatures! Pray, what are they here for?"

"Because they have no other home. This is our sitting-room, and they are my wife and two daughters," blandly responded the chief warden.

"There was one who thought himself above me; and he was above me until he had thought."

Mr. A. H.

Dear Sir,
Your letter
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Assurance C



PRINCE CHARLES' MONUMENT, AT LOCH SHIEL.

Here, on the 11th June, 1719, the Jacobites encountered the Hanoverians. Never since this fight, except for the bloodless French landing in Pembroke-shire, in 1797, has a foreign force set foot upon British soil.



Mr. A. H. MACKAY,
Salt Springs,
Pictou Co., N.S.

Dear Sir,

Your letter of inquiry of August 3rd is before me, and I have pleasure in replying to same.

I have been a policyholder in the Sun Life Assurance Company of Canada for nearly thirty

years. Several of my policies are long since paid up, so that I can speak positively of the earnings of the Company, in respect to which I will say that the surplus earnings of the Sun Life of Canada are as high as safety will permit.

I hold policies in the Sun Life of Canada aggregating Seventy-six Thousand Dollars (\$76,000.00), most of which is paid up, and all of which is an investment with increasing profits. From this you will learn two things—first, that I believe in life assurance; secondly, that as I have only about \$10,000 in all other companies outside the Sun Life of Canada, this clearly indicates which company has my preference.

Yours faithfully,

A. P. WILLIS



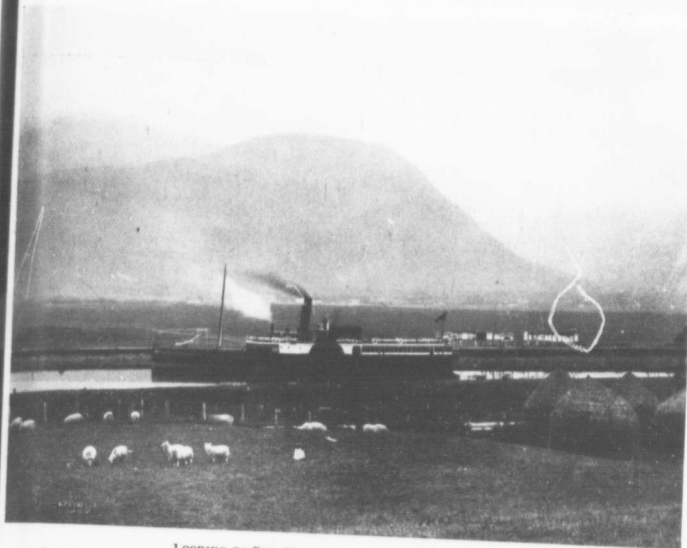
ON THE RIVER FINDHORN, MORAYSHIRE, SCOTLAND.

River Findhorn is a beautiful river, rising among the Monadhliath Mountains, at an altitude of 2,800 feet. It runs Eastward for 62 miles, passing through the Counties of Inverness, Nairn and Elgin, entering the Moray Forth. This river is noted for its Salmon and Trout Fishing.



BRIG O' BALGOWNIE, N.S.S.

BRIG O' BALGOWNIE.—A favorite spot, near Aberdeen, Scotland.



LOOKING TO BEN NEVIS, FORT WILLIAM, SCOTLAND.¹¹
Ben Nevis is the loftiest Summit in Great Britain, 4406 feet high, with a great precipice of 1500 feet on the North-East side. There is a Meteorological Observatory on the Summit.



GLEN NEVIS, FORT WILLIAM, SCOTLAND.

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, except 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)	1,279,446.09
Increase over 1903	\$278,063.60
Profits paid Policyholders	117,238.21
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1904	1,374,045.92
All payments to Policyholders since organization, Life Assurances in force, December 31st, 1904	11,470,082.57
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	3,897,139.11
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