SUNSHINE

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MONTREAL

JANUARY, 1904



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SUNSET ON CONNEAUTTEE LAKE, EDINBORO', PA.

Erie, Pa.

Erie, one of the first places of settlement by Europeans on the Lakes, was a well known fort and trading post of the French early in the eighteenth century, and was known as Fort Presque Isle. At that time the French, in their plans of American acquisition or conquest, had established a chain of forts that extended all the way from Montreal, by way of the St. Lawrence, Lake Ontario, the Niagara River and Lake Erie points, to Fort Duquesne, now Pittsburg, and thence to New Orleans. There were at first two routes from Lake Erie, one by way of Barcelona and Chatauqua Lake to the Allegheny River; the other via Presque Isle and LeBœuf (in Erie County) to the Allegheny River at Venengo (now Franklin). The Presque Isle route, being most direct, became the established one and the post in time became important, being the terminus of an excellent military road, extending south to LeBœuf, now Waterford. was destroyed by Indians during the uprising of Pontiac, rebuilt by the French, captured by the British, and was one of the last posts to be surrendered to the Americans after the close of the Revolutionary war.

Erie was established as a borough of that name about 1795. In 1812-13 there was built at Erie the fleet that afterward, under Com. Oliver H. Perry, was victorious in the battle of Lake Erie. Later years have produced fewer events in connection with this place which have entered into national history, but it has had a steady, healthy, industrial and commercial growth, in that manner contributing its fair share to the upbuilding of the nation of which it is a part.

Erie is beautifully situated upon an elevated sloping plateau that lies, with a bluff bank of sixty feet, along the eastern end of Presque Isle Bay, a sheet of water four miles long and a mile and a half broad, the bay communicating by an ample channel with the lake outside and forming the harbor of Erie.

It imports large quantities of iron, grain, flour, lumber and copper; exports coal, machinery, manufactured goods and merchandise. The industries of Erie are engine and boiler works—in which particular line it is said to lead the world; paper, woodenware, rubber, church organs, pianos, cars, castings and forgings, electric machinery, pearl buttons, stoves, children's carriages, tools and several other lines.

Erie's streets are wide and regular and well paved, principally with asphalt and brick. It is the site of the Pennsylvania Soldiers' and Sailors' Home, upon the grounds of which stands a block house (a restoration of the original defence of its kind) upon the spot where General Anthony Wayne, a Revolutionary hero and famous Indian fighter, died and was buried. It has fine public buildings, schools, hospitals and churches; five lines of steam railroad communication and three electric trolley lines extending into the country. Its present population is 60,000.

Forgot the Exact Words.

A Highland servant was sent with a leg of venison to a lady, with the words—'this is with Mrs. Dunbar's compliments. It is a leg of deer, and if more venison comes from the hills you'll get some.' The servant forgot the exact words of the message, but managed to say:—'This is with Mrs. Dunbar's complaints. It is a leg of the deil, and if ony mair vengeance comes from the hill ye'll get it.''

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



Main Building, Pennsylvania Soldiers' and Sailors' Home, Erie, Pa.

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Block House, Erie. Major-General Anthony Wayne, died here, Dec. 15th, 1796,

Odd-Fellows Orphans' Home, Meadville, Pa.
Club House, Eric Yacht Club.
Crawford County Court House.
Harbor Breakwater, Eric.

To the Field Staff.

GENTLEMEN :

A word in the first place to our friends in India, Singapore, Honolulu and the other warm countries where the summer never fades into winter as we get it here, to such it may not be uninteresting to know just how Montreal is faring this holiday season. Of course when old King Sol chooses to loiter in the South, the beautiful snow gets a chance to pay us a loving visit, and to carpet the earth in the brightest, purest white. year, although yet only the second week of December, Montreal snow-plows have been in urgent requisition; mounds of snow four and five feet high skirt our streets, and icicles two and three feet long are suspended from the eaves of some dwellings; and ocean navigation by the St. Lawrence is closed, and will remain closed until some time in April. Does that lead you to conjure up thoughts of Nansen and Arctic discomfort? Dismiss the thought; we only laugh at it. This is really a joyous happy season Why! the children are out in their blanket overcoats, building snow huts for fortifications in snow fights later in the season. Skates, snowshoes, toboggans, skis and hockey sticks, with their appropriate costumes, are being overhauled in preparation for a campaign of hale and rousing outdoor sports that are truly exhilarating. It is a season of healthy merry-making among the young. Of course there's a little of the kill or cure in some of it, chiefly the cure, however.

On the other hand it is the customary time for men and institutions alike to cast up the year's accounts to find out what cheer the year may have brought to them, and our chief concern presently being to know the outcome of the year to the dear old Sun Life of Canada, it

is a matter for sincere thankfulness on my part to be enabled to say that the cheer is found to be most abundant. You, gentlemen, have gladdened our hearts at Head Office with a munificent year's business. On the 15th inst. the applications amounted to \$18,516,761.78. being \$3,740,467.13 over the corresponding figures in 1902.* You will remember that we asked for \$2,000,000 extra of "placed business," and I am quite sure that that figure in paid for business will be more than reached by the close of the month. In recognition of your loyal and hearty devotion to the good cause, I have pleasure in voicing the thoughts of the court of Directors in thanking most cordially every member of the field staff.

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It is ever true that "nothing succeeds to like success." That has been the happy experience of the Sun Life of Canada for years past. But I like better the m thought in the other quotation, "Deserve success and you shall command it." To the successful man it enhances the m value of his attainment to think that tu he may have deserved it. Well, gen- to tlemen, we at Head Office are vain ne enough to believe that we are honestly es aiming to deserve success by faithfully no conforming to and strictly carrying out tu our management on lines the most equitable, and by methods the most safe and approved known to us. That is but our for obvious duty. But the arduous task of qu giving successful effect to that manage- is ment necessarily devolves on the field con staff, and right creditably have you done your part.

As you know, success has to be won old on the field of active competition with companies, not a bit too friendly to Sur one another, and all hostile to the winning one, which-ever that may be.

^{*} The amount of business received up to Tuesday, tht December 29th, 1903, is \$19,672,773.

these unhappy circumstances success brings with it sometimes much unpleasantness.

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Ever since the Sun Life of Canada attained to the much coveted advance position of leader among Canadian life ncompanies, its reputation has been grievously assailed, and the covetous eye, more especially of one management well known to you all, has been foraging and poaching among the more prominent members of our staff; our methods have been lavishly copied, and our foot prints have been doggedly followed all round the globe, by it. fact, its whole make-up, from chief executive to field manager, from premium ds tariff to policy form, have nearly all threaded their way through the Sun la Life of Canada sieve. Now, imitation ne may perhaps be sincere flattery, but this ve special type does not commend itself to " us. It is but another evidence that ne microbes infest every organized strucat ture, and perhaps they may be necessary to its well being for aught that we know; n nevertheless we do not appreciate nor y esteem very highly the nasty microbe, y nor is it a dignified relation for any institution to hold.

d Quotation from the Ottawa Blue Book ir for 1902 will be instructive as to the of question of leadership. The comparison e- is with the oldest and largest of our d companies:

Premiums Amount of new for policies in 1902. n Oldest Company, com-

11,030,691

menced business in O Sun Life Company, \$ 8,398,386 commenced business in 1871 . . . 2,933,546

The advance position of the Sun Life thus shown is a magnificent testimony to the enterprise of the Company, and to the energy and devotion of its field staff.

The chief credit, gentlemen, is yours, and we accord it to you with sincere pleasure.

In writing of success, however, we should ever discriminate between luck, so called, and success as the sequence of intelligent, persevering effort. Certain characters may perhaps find solace in their disappointments by trusting to another turn of the wheel of fortune; but the prudent and industrious man will ever be found working and planning to deserve and, if possible, to ensure success. While it may have been the faith of the ages that 'tis Heaven gives success, as if it were all a lottery, isn't it both remarkable and instructive that its elect ones are commonly those whose efforts range along the lines of human providence; a competency to the industrious and thrifty; a fortune to the skilful and enterprising.

On the other hand, luck is but a haphazard chance, untraceable as Melchesedik's ancestry was thought to benot a natural sequence, not to be reckoned on, and but seldom abiding. Some such thought must have been present to Addison's mind when he wrote:

" 'Tis not of mortals to command success; But we'll do more, Sempronius, we'll deserve it."

To merit success of Heaven is the great thing; it means the exercise of high qualities in a manner to propitiate Heaven and to ensure the best results from the several human economies.

Are we then to discard the fortuitous as merely whimsical and unreal; or rather, are there not occasional events or occurrences in human life quite authentic in themselves, but so utterly untraceable by ordinary means as to merit being classed as outside natural sequences? Leaving out of view the biblical narratives, be they legendary or inspired, it

strikes me that modern biography furnishes incidents plainly betokening the imminency of an interested but unknown power influencing, if not actually originating and co-ordinating, special events, so as to be specially adaptive to meet extraordinary exigencies in the lives of earnest pure minded men.

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There are those of us who, in a minor degree, have experienced just such strange happenings. But the biographies of Müller, Livingston and Paton furnish notable instances, and I am happy in being enabled by his critics to add to the list the illustrious name of the late Herbert Spencer. That great and good man passed quietly from earth a few days ago, execrated by the Christian world as an Agnostic: and although admitted to be one of England's few great thinkers and writers with not a blot to his moral character, yet the consecrated Dean and Chapter of Westminster denied to his few calcined ashes sepulture by the side of his friend and co-worker, Darwin. Where should such a man rest but with England's illustrious dead in his country's great Valhalla? Posterity and alien countries will do him deserved honor. How very unlike the narrow bigotry of the sects is the all-wise all-comprehending Providence that reads the hearts of men and confers its favors accordingly. Friendless, without fortune, health impaired, and for years his own publisher at serious loss, had Heaven not interposed in its own effective but mysterious way his great life work must have been abandoned.

Man's necessity is said to be God's opportunity. Each of those great men—great in the sphere assigned him—was doing a great meritorious work. To me it is quite sufficient to read Spencer's "First Principles" to see the great

towering intellect exploring laboriously among heaps of pearls and rubbish, trying to learn something reliable of the great inaccessible-the Palace of the Great King, and of its occupant. Wonder if in just such a case as Spencer and those eminent clericals there should come to be exemplified the Master's reported saying, "Many that are first shall be last, and the last first." Phylacteries and earth power will avail little where Spencer has entered. Character, not creed: works, not faith, are cited as the criteria for judging and separating the sheep from the goats. Therefore, let us all be earnest and persevering in our special sphere, the noble cause of safeguarding the widow and the orphan from the cruel pangs of penury.

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With that thought in mind let us take another good look at Sunshine for December, with its groups of happy innocent faces of little ones. Doesn't it pain you to think of the numerous by-paths that are all gaping wide open to allure just such innocent creatures to vice and ultimate degradation? The great preventative is a pure, happy, well provided home. And life assurance is perhaps the surest and safest and easiest way to guarantee that boon that is known to us. These bright happy faces take no thought for the morrow; it is enough for them to know that "father's at the helm." Teach fathers, therefore, this pressing duty, to provide early for their offspring. With you I join in wishing all those happy children "a fond God-speed for the coming year," and for every other year of their life.

Neglect of so great and urgent a duty early in life may, and too often is, followed later with utter inability either physically or financially to accomplish it. With the resulting self-reproach comes up the solemn words: "It is im-

" possible but that occasions of stumb-"ling should come, but woe to him "through whom they come. It were "better for him if a millstone were " hanged about his neck, and he were "thrown into the sea, rather than that "he should cause one of these little " ones to stumble." Throw open wide, therefore, the way to virtue-provide the safeguards of life assurance and you practically close the by-paths to vice.

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The knowledge that you are actively engaged in the noble work of lessening the destitution and suffering of the bereaved-in accelerating the progress of general education among the young; and in providing sustenance and comfort for the aged, should compensate for many a disappointment. There is genuine heartfelt satisfaction in witnessing the joy of prompt assured relief that comes over the face of a poor widow with a young family when receiving her policy money. Altogether it is the most sacred of missions in which a man can be engaged, and sounds wonderfully like what James says of "Pure religion and undefiled before " our God and Father is this, to visit "the fatherless and widows in their " affliction, and to keep himself unspot-" ted from the world."

Our ambition for the new year is very modest. Should you just duplicate for 1904 the figures for 1903 we shall be happy and contented. At the outside we shall not aspire to more than \$20,000,000.

But just here I must explain that since writing the foregoing there has loomed up the very unwelcome probability that we shall have, in the near future, to withdraw from one of our most fruitful sources of new business. Now, there are certain branch managers whose indefatigable energy has kept them always well to the front, who would cheerfully volunteer yet greater effort. That, however, I can

neither ask nor permit. Indeed, I should feel like Sir Colin Campbell, at Balaklava, when some impetuous youngsters in the 93rd regiment evinced a propensity to break ranks and rush forward to meet the Muscovite sabres with the British bayonet. Sir Colin thundered out, " Ninety-third! Ninety-third! Damn all that eagerness!" Of course I should only think it. But, then, there is a rear-guard who ought to, and must, take on a little of that same sort of eagerness," and make a rush for 1904. Everyone whose conscience pricks him on reading this, let him just take Whoever says "Nay, it can't be done," is unable to rise to the occasion; he cant't do it-he won't do We accomplish just what we lay ourselves cut to do-more would be mere luck. To the man who dares, everything is possible. Honor to whom honor is due-the vanguard to the daring and successful. The reserves are ordered forward.

And now for a parting word. It is twelve months since I last had this pleasure, and another year must roll by ere it can be renewed. Time does not age-years do not mellow it-it is ever fresh and young, calling for increased triumphs in every department of life. We, on the other hand, are sensibly aging, and must soon give up the strife of battle, but then there's a great outing to be had with friends on the other shore -friends long separated-and we must keep our trysting-but the time isn't announced yet.

> Christmas many wishes brings In its cheery, outspread wings, None more tender, None more true, Than the wish this brings to you, Uttered by a heart sincere-Happy Christmas, Happy Year!

> > Amacaulay Managing Director.

SUNSHINE

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SUN LIFE ASSURANCE COMPANY OF CANADA.

AT HEAD OFFICE, MONTREAL.

A. M. MACKAY, Editor.





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A Happy New Year.

Don't Forget.

People in general are very forgetful.

More than the most of us think

We forget not only the trivial things, but things that have cost us something.

We buy a package of goods and feel perhaps that we couldn't afford the expenditure, we think so much of the article that—we leave it on the street car.

We are entrusted with a very important letter to mail and our intentions at the time it is received are good. After a week or so has passed we are surprised to find it in our overcoat pocket.

Men have tried all sorts of reminders. A string tied around the finger.

A knot in the handkerchief.

A twist in the watch chain and other schemes, but of no avail—things are forgotten.

A leading Canadian railway has been subjected to so much trouble through the forgetfulness of its patrons that the brakesman when announcing the next stop also says, "Don't forget your parcels on the seats."

This is "rung in" at every stop and yet people, we are told, *forget* to remember the caution of the brakesman, and they religiously *do* "forget their parcels on the seats."

We are not to venture a cause nor suggest a cure for this universal malady of forgetfulness. We have to accept things as they are, and with a knowledge of the condition of things we will just keep saying:

"Don't forget to assure your life"—
for the good of yourself and the protec-

tion of your family.

People want to be reminded more than they want to be convinced.

If all the *convinced* people in this country were assured it would be well, but to be convinced and to act are two different things.

Thousands are convinced of the great value of life assurance and believe they should be assured, but—

They forget about it—and time speeds on.

We suppose many who read Sunshine will pay little heed to our reminder and will pass "beyond the vale" without leaving a life assurance cheque for their bereaved dependents.

Others—the few—will heed the reminder and will not forget life assurance.

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



Soldiers' Monument, Diamond Park, Meadville, Pa.

Erie's Manager.

Mr. E. D. G. Ludwig, Manager of the Sun Life Assurance Company of Canada, first saw the light of day in the city of Berne, Switzerland. In the fifties he came to the United States with his parents, who settled at Lexington, Va., his father, Prof. E. A. Ludwig, having been engaged for the faculty of Washington College. Prof. Ludwig was eminent as a philologist, being master of twelve different languages. Mr. Ludwig comes from two of the old Bernese patrician families. His grandfather, Rev. Emmanuel Ludwig, was the first pastor of the Cathedral at Berne, where he served for fifty years. His grandmother, Margaret Haller, was a direct descendant of Albert von Haller.

Mr. Ludwig's parents, in 1861, on the breaking out of the Civil War, left Virginia and located in north eastern Pennsylvania. Mr. Ludwig took up the assurance business in 1867, and engaged in that until 1873. From 1873 to 1881 he was engaged in manufacturing and promoting, but returned to assurance in the latter year. For five years he was editor and publisher of the National Insurance Journal, and is thoroughly posted on all phases of the life assurance business.

Mr. Ludwig became manager of the Erie district for the Sun Life of Canada just one year ago, and is getting his district well organized. The Erie district embraces a large portion of the oil and lumber producing section of northwestern Pennsylvania, a section in which also tanning, wood-working, paper, iron, refining and other industries are prominent.

A photograph of Mr. Ludwig appears on page II of this issue, along with a few of his agents. We regret we have not the photographs of all his agency staff.

A Life Assurance Story.

Alexander J. Bradley was a very nice young man. He was exceedingly popular not only with his friends but with his business associates. He represented a prominent concern as a salesman. The partners thought very highly of him, and there were other points in his favor, so that when he married Miss Florence May Victoria Forest his cup of happiness appeared to be quite full.

The young couple began housekeeping under the most favorable circumstances. Only those who have had similar experiences can understand with what infinite delight they first examined by dim candle light the cosy house which they purchased almost at the beginning of their married life. Oceans of sunlight and happiness flooded the two young lives. The delights of "making up" made even their little quarrels pleasurable.

There was one fly in the ointment. The young husband was not assured. His wife with strange perversity that has far too many imitators put off from day to day all discussion of this topic. She said it sounded gruesome.

Young Mr. Bradley was liberal with his money and saved but little. Now and then the matter of providing for his wife, should death unexpectedly overtake him, would occur and recur to him, but whenever he attempted to talk of life assurance with her it appeared so distasteful to her that the time finally came when he made no further attempts in that direction.

Upon one occasion Mr. Bradley took a sudden resolution, and upon the spur of the moment assured his life for \$20,000 without consulting his wife. He had the policy sent to him at his business office, and took it to the head of his concern and explained the circumstances to him, requesting that he should retain

the policy against the possibility of his death. The premiums were paid for Mr. Bradley by his employers and no cloud appeared upon his horizon, not even the size of a man's hand.

He had a charming personality, and in consequence he did a constantly increasing trade and steadily advanced in the esteem of his concern. Upon one occasion he was exposed to a draft, and he reached home feeling rather depressed by his exposure. He thought little of it and expected to be better in a day or two. Unexpected complications set in, however, and pneumonia carried him off in three days.

The grief of Mrs. Bradley cannot be described. This, together with the preparations for the funeral and other matters connected therewith that required immediate attention, postponed her realization of what the death of her husband signified. Neither Mr. Bradley nor Mrs. Bradley, it should be noted, had any near relatives, so that it was about a month after the death of her husband before she came to a full knowledge of her pecuniary situation. When at last she had figured up the matter, it was perceptible even to her that ruin stared her in the face. In the overwhelming depth of her despair she sought the advice of the head of the concern where her husband had been employed. She told him frankly of her unfortunate financial condition, and finished the recital with a flood of tears. Her husband's old employer was greatly affected. Excusing himself for a moment, however, he went to his safe, obtained the policy for \$20,000 that her husband had intrusted to his care, and returning with it explained to her what her husband had done. When Mrs. Bradley realized the full significance of the transaction and knew that instead of being without any resources she had what to her was a

(Continued on page 12.)



Rev. J. B. Showers.
Mr. G. M. Ellis.

ERIE AGENCY STAFF.
Mr. Hugh E. Millar.

Mr. J. F. Gill.

Prof. James I. McLallen.

Mr. E. D. Ludwig, Manager Erie Agency.

Mr. Elmer Dilley.

(Continued from page 10.)

considerable fortune, she felt at peace with all the world, and understood the beneficience of life assurance as it would have been impossible for her to do without an object lesson such as is here described.—The New York Independent.

College Humor.

We doubt if Tom Hood or Horace Smith, quick-witted as they were, could have made a happier reply than that made by a wit in Waterville College (now Colby), of the class of '45, to Professor Martin B. Anderson, afterward the famed President of Rochester University. One morning he read in the class-room a sparkling essay, and the Professor, knowing or suspecting it to have been cribbed from some public print, asked, as the reader sat down: "Is that essay original, Mr. Jones?" "Why, yes, sir," said Jones, with imperturbable coolness and that pasteboard look which he always wore, "I suppose it is. It had "original" over it in the newspaper I took it from."

Nevertheless, there are some college jeux-d'esprit which time and the absence of their own sustaining atmosphere have not wholly desiccated; as, for example, the reply of a senior, whose class was studying mental philosophy, when asked: "Does an effect ever go before a cause?" "Yes, sir, sometimes." "Give an example." "A man wheeling a barrow." That student would certainly have distinguished himself at special pleading, if he had become a lawyer, who, when asked by his professor one Monday morning if he had attended church the day before, replied; "Yes, sir, I attended the First Church," and to the question,

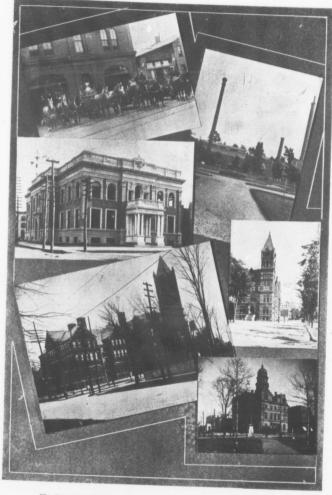
"Are you not aware, sir, that there was no service at the First Church yesterday?" replied: "I meant, Professor, the first church I came to."

The punning joke of Dr. Henry Barton, of Merton College, Oxford, is well known. In 1759 he invited a Mr. Crow, of New College, to dinner, where he met with Mr. Partridge, of Brazenose College, Mr. Woodcock, of Christ Church, and Mr. Rook, of Merton. At five o'clock p,m., the appointed dinner hour, the merry host said:

"Well, gentlemen, I think I have a goodly share of birds of the air, but we must wait for one bird more"—whereupon Mr. Birdnore, of another college, made his appearance at 5.30, having been expressly invited to come at that hour.—Wm. Matthews.

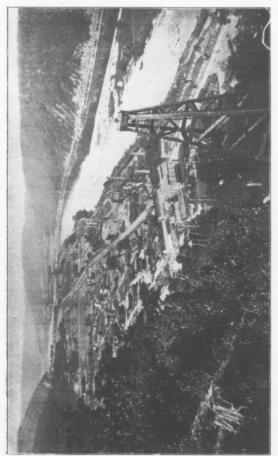


Downing Building, Erie. Headquarters of the Sun Life of Canada for the Erie District,

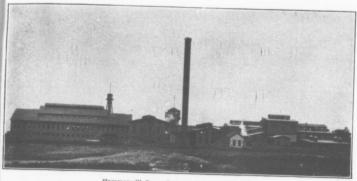


Fire Department Headquarters, Erie.
Public Library, Erie.
Central High School, Erie.

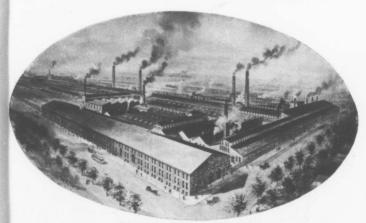
Erie Water Works. City Hall, Erie. Post Office, Erie.



A VIEW OP FRANKLIN, Pa.



Hammermill Paper Company's Mills, Erie, Pa.



Erie Malleable Iron Co.'s Works, Erie.

Policy Saved by the Nonforfeiture Provision.

Reynolds, Ga., August 28th, 1903.

J. S. CAMERON.

State Manager Sun Life Assurance Co. of Canada, Atlanta, Ga.

My Dear Sir,—Allow me to thank you for your promptness in settlement of policy 93178 for \$2,000, carried by my late husband. My husband failed to pay the third premium when it came due, but by paying part of it, it was kept in force by the nonforfeiture provision in the policy. Without this excellent provision the policy might have lapsed, and I would not have received the \$2,000. I wish to express my entire satisfaction at the treatment received from your Company and agents in the settlement of this claim.

Yours, very sincerely, MAGGIE A. BEALL.



A FEW OF THE BUILDINGS OF ALLEGHENY COLLEGE, MEADVILLE, PA.

Gymnasium. Newton Observatory,

Library.
Ford's Memorial Chapel.
(The late President McKinley attended Allegheny College,—Editor.)