

SUNSHINE

VOL. VI,
No. 7.

MONTREAL

JULY,
1901.

He Had Seen No Stray Horse.

Not long ago a certain grammarian, of whom it is said that to his refined and sensitive ear the braying of a donkey is melody compared with the utterance of an uncouth expression, was met at the street corner by a countryman, and the following conversation was commenced by the latter :

"Mister, you haven't seen no stray horse pass this way within a short time?"

"You are mistaken, sir; I have."

"Which way was he going?"

"Which way was who going?"

"The horse."

"What horse?"

"The horse you saw pass here."

"I have seen no horse pass here."

"You just said you had."

"Well, I say so still."

"I asked you a civil question, I believe?" said the countryman.

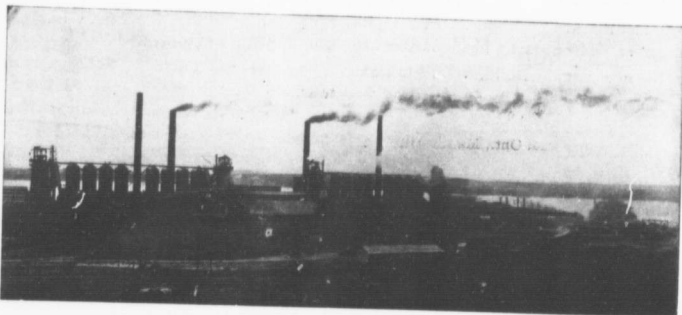
"You asked me no question at all," replied the pedant. "You accosted me by saying that I hadn't seen no stray horse, and you must allow me to persist in my declaration—that I have seen no stray horse pass this way."

After scanning the scholastic individual for a moment with a look that seemed to say, "there's something wrong about the fellow's upper storey," the rural gentleman walked off to institute further search for the stray animal.

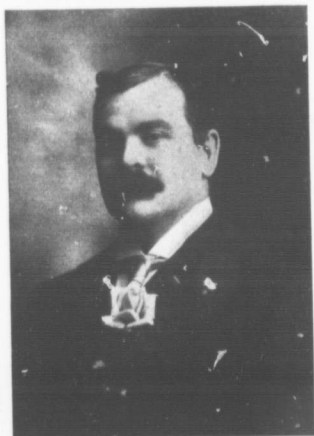


If thou art worn and hard beset
With sorrows that thou wouldst forget;
If thou wouldst read a lesson that will keep
Thy heart from fainting and thy soul from sleep,
Go to the woods and hills! No tears
Dim the sweet look that nature wears.

—LONGFELLOW.



PARTIAL VIEW OF THE WORKS OF THE DOMINION STEEL COMPANY, AT SYDNEY, N. S.



MR. R. J. STUART,
Manager for Nova Scotia.

Mr. R. J. Stuart, manager of the Sun Life of Canada for Nova Scotia, is, from the point of service, one of the Company's youngest managers, his first work for the Company being done in the Michigan agency. From the first his ability as a business producer, was so marked that he commanded the attention of Head Office, and when Nova Scotia was made a separate agency, a few months ago, he was chosen as its manager. Mr. Stuart's headquarters are in the new Herald Building, at Halifax.

SYDENHAM, Ont., March 25th, 1901.

W. H. HILL, Esq.,
Manager Sun Life of Canada,
Peterboro', Ont.

Dear Sir, — Accept my sincere thanks for prompt payment of assurance on my husband's life, having received cheque for \$1,242, which is a return of all premiums and in addition \$454, for which we are thankful.

ANNIE WOODRUFF.

Twelve Success Maxims.

The president of the London Chamber of Commerce gives twelve maxims for success, which he says he has tried through many years of business experience:

1. Have a definite aim.
2. Go straight for it.
3. Master all details.
4. Always know more than you are expected to know.
5. Remember that difficulties are only made to be overcome.
6. Treat failures as stepping-stones to further effort.
7. Never put your hand out farther than you can draw it back.
8. At times be bold; always prudent.
9. The minority often beats the majority in the end.
10. Make good use of other men's brains.
11. Listen well; answer cautiously; decide promptly.
12. Preserve, by all means in your power, "a sound mind in a sound body."



Cautious.

A tourist, speaking to a keeper he had met with in former years, says:

"Donald, is Mr. Mackenzie likely to be out fishing to-morrow?"

"I hae my doots," replies Donald warily.

"How is that? Is he away from home?"

"I dinna ken whar he is."

"Not ill, is he?"

"I hae na heeard."

"Then what makes you think he won't be out?"

"I didna say he wadna be oot. I said I hae my doots. He has been dead this twelve-month."



A PARTIAL VIEW OF HALIFAX, N. S., FROM THE CITADEL.

Signatures Good For Two Billion Dollars.

Andrew Carnegie
John D. Rockefeller
J. Pierpont Morgan

Were the expert penman asked his opinion as to the beauty of the above three signatures, his verdict would not be extremely flattering in any one case, says the Detroit Free Press. But placed on a bank cheque they have a peculiar attraction possessed by few signatures. Attached to a cheque for \$2,000,000,000, the names of these men—Andrew Carnegie, John D. Rockefeller and J. Pierpont Morgan—could make the scrap of

paper actually worth that amount. It will be observed that the style of penmanship of each man is widely different, so that the yearner for wealth will find little consolation in mere imitation, and no doubt the most accomplished forger would run against a dangerous snag in attempting to duplicate the Chinese-like hieroglyphics of J. Pierpont Morgan.



ARNPRIOR, February 9th, 1901.

SUN LIFE ASSURANCE CO. OF CANADA,
 MONTREAL.

Gentlemen,—Accept my thanks for cheque handed me this day by your local agent, Mr. Stafford, in settlement of my matured Endowment policy with your Company.

Permit me to express my appreciation of your promptness in making payment on the exact date of maturity and to say how well pleased I am with my intercourse with your Company.

Wishing the Sun Life of Canada all success.

Yours very truly,

(REV.) A. CHAINE.

Nova Scotia's Lieutenant-Governor.

Hon. Alfred Gilpin Jones, lieutenant-governor of Nova Scotia — whose photograph appears in the center of the group on the next page — is a Nova Scotian by birth. At the early age of eighteen he began an independent career, going to Halifax, where he became a book-keeper for Mr. T. C. Kinnear, West India merchant and ship-owner. He proved himself so capable and trustworthy that he was soon admitted as a partner, and, on Mr. Kinnear's death in 1872, he formed the present firm of A. G. Jones & Co., one of the largest and most flourishing of its kind in the city.

Mr. Jones entered public life in 1867, at the time of the confederation of the provinces, he was elected to the Dominion Parliament, holding his seat until 1872. In the general election of that year he was defeated by a small majority, but in the following year he was again elected. He retained his seat up to 1878, a part of the time being a member of the McKenzie administration, entering the Cabinet as minister of Militia. In 1878 he was defeated, but was elected again in 1886, and was a leading member of the opposition until 1891. At the general election of 1896 he was again solicited to become a candidate, but on account

of poor health declined the nomination. In 1878 he became a member of the Queen's Privy Council of Canada.

Mr. Jones has also had some experience in military matters. For fifteen years he was lieutenant-colonel of the First Regiment of Volunteers of Halifax, and in 1864 he was the organizer of the First Brigade Volunteer Artillery of Halifax, now known as the First Regiment of Canadian Artillery, of which also he was lieutenant-colonel.

In 1900 he was appointed lieutenant-governor of Nova Scotia, which high office he admirably fills.



Return of Mr. and Mrs. R. Macaulay.

Mr. and Mrs. Macaulay returned on May 20th from an extended trip through China and Japan. Both have been quite ill since their arrival home, but we are pleased to state that they are now improving and we hope to see the President at his desk at Head Office in a short time. Sunshine extends to Mr. and Mrs. Macaulay a cordial welcome home.



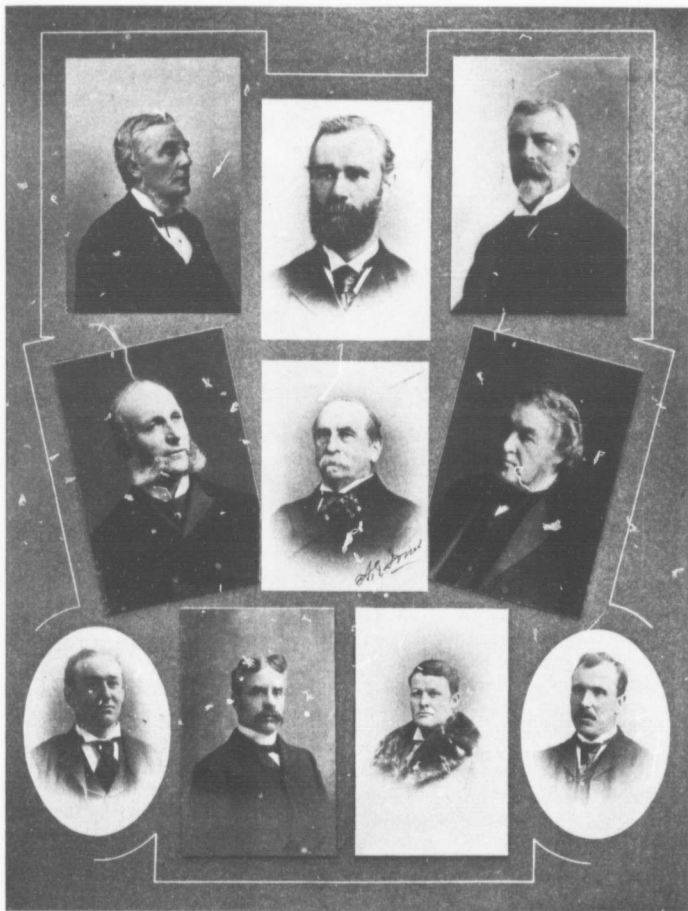
Strangest Street in the World.

Canton, in China, possesses the queerest street in the world. It is roofed in with glazed paper fastened on bamboo and contains more signboards to the square foot than any other street in any other country. The next interesting fact about this Canton byway is that, though a business street, it contains no other shops but those of apothecaries and dentists' parlors; no professional men but doctors. It is a sick man's paradise and a Chinese physician's Klondike. They call it Physic street.

—Detroit Free Press.



Scene in Victoria Park, Truro, N. S.



A FEW OF NOVA SCOTIA'S PROMINENT MEN.

HON. JAMES MACDONALD,
Chief Justice of Nova Scotia.

JOHN FORREST, D.D., D.C.L.,
President Dalhousie University,
Halifax.

HON. W. S. FIELDING,
Minister of Finance,
Ottawa.

HON. F. W. BORDEN,
Minister of Militia,
Ottawa.

HON. A. G. JONES,
Lieutenant-Governor of
Nova Scotia.

SIR CHARLES TUPPER, BART.,
Late Leader Conservative Party.

HON. G. H. MURRAY,
Premier and Provincial
Secretary of Nova Scotia.

HON. ROBT. L. BORDEN,
Leader Conservative Party
in Canadian Parliament.

HON. C. HIBBERT TUPPER,
K.C.M.G.,
Late Minister of Justice.

A. H. MACKAY, LL.D., F.R.S.C.,
Superintendent of
Education for Nova Scotia.

Extracts from the Press Regarding
the Sun Life of Canada.

The Morning Chronicle.

Nova Scotians who are assured in the Sun Life Assurance Company of Canada will be pleased to notice the very favorable report of the past year's business, and those who are thinking of assurance will have an interest in the report too. This Company has had remarkable progress, and their motto of "Prosperous and Progressive" is happily in keeping with their annual statements. — Morning Chronicle, Halifax, April 6, 1901.



DAILY WITNESS

All the associations of the Sun Life Assurance Company of Canada are those of progression and prosperity. Every succeeding year has seen another upward stride, firmly and surely taken, until the Sun Life of Canada to-day is second to none in the character of its business and the impregnability of its financial position. The future of the Company is very bright, as its funds are very remuneratively as well as conservatively invested, a considerable portion of the Company's assets consisting of long-term bonds or preferred gilt-edged stocks, which return good interest. — Montreal Witness, April 12, 1901.



ST. JOHN DAILY SUN.

The people always look for gratifying reports of the Sun Life Assurance Company of Canada, and they are never disappointed. The report of 1900 is no exception to former reports. The rapid growth of this Company can be attributed

only to the fact that it is a favorite with the people. Its policy contracts are attractive and it is honorable in its dealings with policyholders. These things will satisfy any people. — St. John Daily Sun, April 8, 1901.



THE HALIFAX HERALD.

Life assurance nowadays is better and more favorably known than even a dozen years ago. The people are seeing the practicability of it. This is evidenced by the success of Canadian life assurance companies. The report of the Sun Life Assurance Company of Canada for 1900 speaks of marvellous success. This Company has made rapid strides and is looked upon to-day as one of Canada's most flourishing institutions. — Halifax Herald, April 6, 1901.



MONETARY TIMES — TRADE REVIEW — AND INSURANCE CHRONICLE.

If anything were needed to set forth, in language clear to the understanding of the multitude, the marvellous progress made by the Sun Life of Canada that need would be amply met by the little table which appears in the annual report and shows the figures for 1890 and 1900, respectively.

One noteworthy feature in the Company's management is that continued efforts are made to purchase, so far as possible, securities which will run for long terms. Seeing the present unusually brisk demand for capital, and the consequent high rates of interest prevailing, this would appear to be a very wise policy to pursue. — Monetary Times.



"SAMSON," said to be the first locomotive in America. It ran from Stellarton, N. S. to Abercrombie Point with coal for shipmen'. The railroad was a dead level. It was thought that a grade could not be climbed. This engine was exhibited at the World's Fair, Chicago.

THE HAMILTON TIMES.

HAMILTON ONT. SATURDAY APRIL 6, 1901

A life assurance company which has rapidly taken front rank among Canada's strong financial institutions is the Sun Life Assurance Company of Canada. The report of the past year shows remarkable success. Hamiltonians will say that the cause of its success is on account of its President and Managing Director (Mr. Robertson Macaulay) being at one time a resident of this city, and, if we mistake not, the Secretary and Actuary of the Company was born here, so the Sun Life of Canada is practically a Hamilton institution, and the recent erection of its fine new building shows that it is here to stay. We will not go into details regarding the past year's transactions. Suffice it to say that they are exceedingly gratifying, not only to those directly concerned, but they should

be to all, and a half hour spent in reading the report will be well spent.—Hamilton (Ont.) Times, April 6, 1901.



THE EVENING CITIZEN

An increase of over \$41,000,000 of life assurance in force in ten years is a record to be proud of. Such is the record of the Sun Life Assurance Company of Canada, as shown in the report for 1900. The past year has been one of its best. The public is always interested in increases, and the Sun Life of Canada generally satisfies the public in this respect.—Ottawa Citizen, April 6, 1901.



Happy the man to whom heaven has given a morsel of bread without laying him under the obligation of thanking any other for it than heaven itself.

—Cervantes.



TRURO.



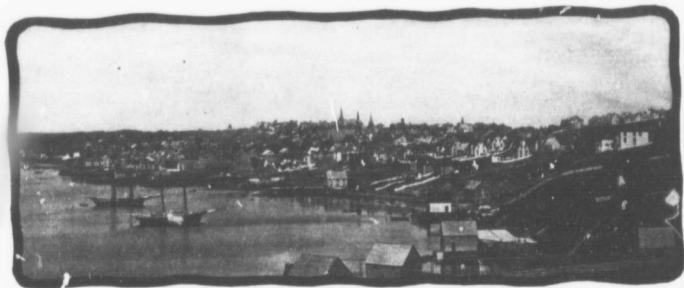
NEW GLASGOW.



WINDSOR.



YARMOUTH.



LUNENBURG.



WOLFVILLE.

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*

"Prosperous and Progressive."

For the benefit of our Canadian friends we give below two items of comparison, taken from the report of the Government Superintendent of Insurance, which has recently been issued. These items show why we are persistent in applying the now well-known motto of "Prosperous and Progressive" to the Sun Life of Canada.

COMPANIES.	AMOUNT OF POLICIES NEW AND TAKEN UP.	INCREASE OF ASSURANCES IN FORCE OVER 1899.
Sun Life of Canada	\$10,423,445	\$5,195,599
Canada Life . . .	6,397,943	773,115
Mut'l Life of Can.	4,671,712	2,541,548
North American .	4,053,150	1,837,658
Confederation . .	2,971,644	763,806
Imperial Life . . .	2,956,000	1,430,380
Great West	2,656,450	1,589,610
Manufacturer's Life	2,486,703	1,062,309
Federal	1,900,336	330,748
Temperance & G'l	1,684,960	572,585
Home Life	1,412,225	832,525
London Life	1,354,746	321,944
National Life . . .	1,306,000	1,156,500
Excelsior	977,887	281,384
Northern Life . . .	832,020	384,500
Royal-Victoria . . .	773,500	404,073
Dominion Life . . .	583,970	230,453

Those Letters.

In each issue of Sunshine we publish one or more letters from policyholders or beneficiaries of policyholders.

We trust our readers do not pass them over unread, for they speak from practical experience of the value of life assurance and also of the liberality and

promptness of the Sun Life of Canada in the settlement of claims. We publish the letters as we receive them, without any adornment by us. In many cases we can read between the lines that, were it not for the life assurance cheque, want and poverty would be the only legacy left to the bereaved widow and family. The letters are not so much of a testimonial nature as they are the language of thankful hearts, relieved in the hour of need.

The Life Agent.

A bright exchange says this about the life agent :

The life assurance agent is not a bore.

He is a creator of wealth.

He is a saver of estates.

He is a payer of mortgages.

He is an almoner of widows.

He is a protector of orphans.

He is an organizer of comfort.

He is a promoter of thrift.

He is a shield from squalor and crime.

He keeps the store open.

He keeps the mill running.

He is a maker of sunshine.

He is an encourager of the prattle of children.

He is a teacher of duty.

He is a preacher of righteousness.

He is a consoler.

He is a benefactor.

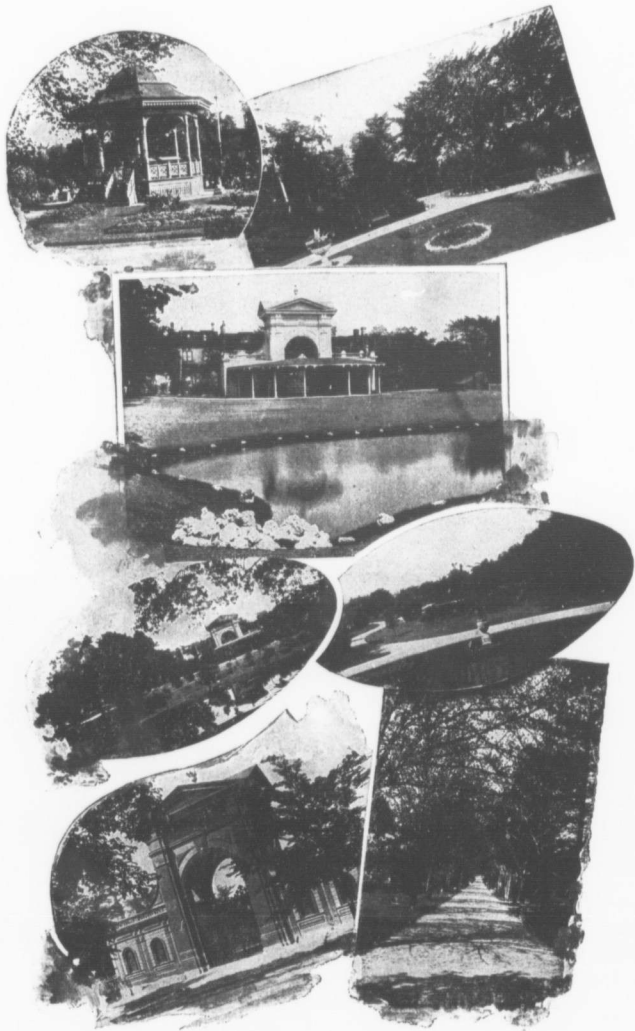
He is a philanthropist.

He is a hero.

Oftentimes he is a martyr, and it is just possible that he may save your estate by that policy you took to get rid of him.

"He who has made no mistakes has had no experience."

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



VIEWS IN THE PUBLIC GARDENS, HALIFAX, N. S.

The Public Gardens of Halifax are said to be the finest on the continent

**Larger Profits from the Sun Life of Canada
than from any other Company.**

BARRIE, April 9th, 1901.

HOLLAND A. WHITE, Esq.,

District Manager

Sun Life Assurance Co. of Canada,
Hamilton, Ont.

Dear Sir,—I have to-day received through your courteous and obliging representative for Barrie, Mr. Thos. Beecroft, your cheque for \$1,246.05, being payment of 15-year Endowment for \$1,000 and profits of \$246.05, for which kindly accept thanks.

Being a firm believer in life assurance, I carry policies in the three leading Canadian companies and one in an American company, but I have always received larger profits from the Sun Life of Canada than from any other company. A short time ago I had a 15-year Endowment with accrued profits matured in another Canadian company for \$2,000, and upon the \$2,000 for the same period, the profits were almost identical as I received on \$1,000 in the Sun Life of Canada. This is a fair comparison, and shows why I lately took \$2,000 more assurance in the Sun Life Assurance Company of Canada. I might also state that the amount received on my policy just matured is more than the agent with whom I placed the assurance told me it would likely amount to. His estimate was \$1,230, and the amount received was \$1,246.

I need hardly tell you that I am delighted with the good results, and will be pleased to speak a good word for the Sun Life of Canada whenever an opportunity presents itself.

I remain,

Yours faithfully,

D. H. MACLAREN.

Opportunity.

Opportunity had been in hiding at the outskirts of the town for many days.

"I must exercise great care in passing through the town," said he, "for every one seems possessed of a desire to capture me."

There came, at last, a dark, gloomy day.

"This is my chance," said Opportunity, "for few people will be abroad."

So with cautious footsteps he started along the path which Fate decreed he must travel.

Ere long he spied the Pessimist coming toward him. His head was bowed and he was muttering to himself:

"Such weather! The pleasant days have fled and the stormy season is upon us, and now I shall never find Opportunity. He will surely never venture out in this beastly weather. Woe is me! Woe is me!"

And while he was thus engaged in bemoaning, Opportunity slipped by unseen.

A little further down the street Opportunity discovered the Optimist also coming to meet him. The Optimist's head was not bowed. On the contrary, he was gazing at the heavens and exultantly exclaiming:

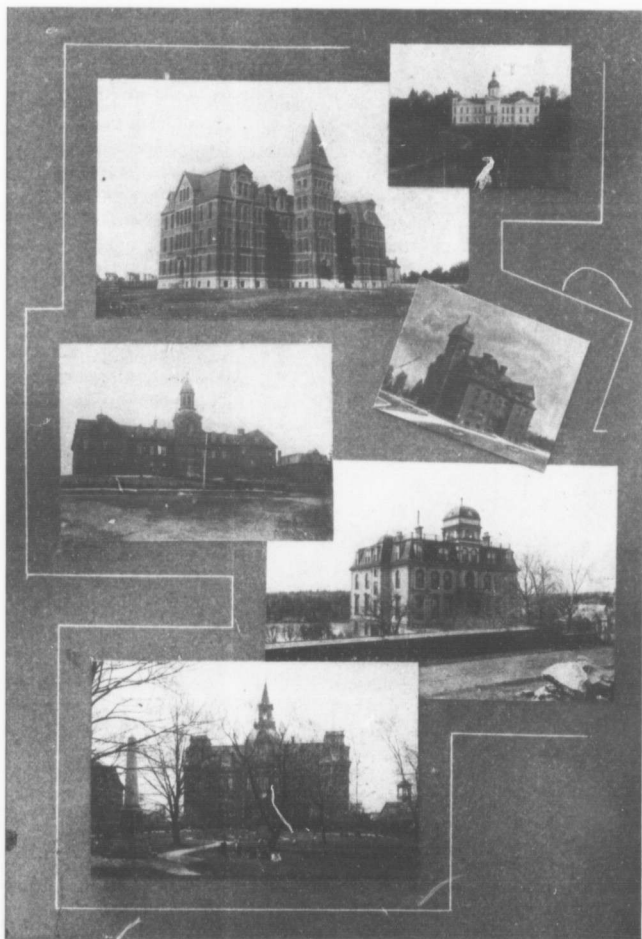
"Ah, behind yon dark cloud the sun is still shining! Soon, soon it will dry mists and penetrate yonder dark veil, and then—ah, then Opportunity will come out into the welcome sunlight and I will find him."

While he was thus communing Opportunity shied past unobserved, and went on his way rejoicing.

"Ah, ha," he laughed, "I am saved. I did not much fear the Pessimist, but I scarce expected to get by the Optimist so easily. Now I can breathe freely again," and so saying he turned a corner and ran plump into the arms of the Alert man, who had spied him afar off and was laying for him. — Philadelphia Inquirer.

**Assurance Solicitor, do you see your
lesson in the above?**

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



A FEW OF THE EDUCATIONAL INSTITUTIONS OF NOVA SCOTIA.

Dalhousie University, Halifax.

St. François-Xavier College, Antigonish.

Provincial Normal School, Truro.

Acadia College, Wolfville.

Pictou Academy.

Pine Hill Theological College, Halifax.



所込申

特派員事務所(大阪市中之島)
 特 派 員 ユニオン、フレンチ
 書 記 美 谷 川 啓 浩
 大 阪 市 中 之 島 五 丁 目 淺 井 商 店
 岡 崎 南 久 寶 寺 町 四 丁 目 荒 木 商 店

本 社 加奈陀國モントリオール市
 總代理店 神戸市百〇七番館
 ジャーデン、マビソン商會
 加奈陀人陽生命保險會社

The above is not a puzzle, so all idea of reward may be banished. It is an advertisement of the Sun Life of Canada, taken from a paper published in Osaka, Japan. Our familiar sunburst is in new dress. What appears to be like splinters being thrown off is really complimentary things about the admirable policies issued by this Company. Before we received the translation we made a guess that the zig-zag rays spelled out "Prosperous and Progressive." We were nearly correct, however, for what is said is the reason for our motto.

Here is the translation. In the sunburst :

Responsible and Strong.
 Large Profits.
 Unconditional Policies.
 Ideal Forms of Assurance.

The body of the advertisement reads :

Sun Life of Canada,
 Head Office, Montreal.
 Sole Agents,
 Jardine, Matheson & Co.,
 107 Kobe City.

Special Representative :
 S. Y. French,
 Osaka Club Hotel.

Agents :
 Asai & Co.,
 Nakanoshima Gochome,
 Osaka.
 Araki & Co.,
 Minami Kyuhojicho Shichome,
 Osaka.



The "Prosperous and Progressive" Sun Life Assurance Company of Canada made a handsome showing in its annual statement for 1900.—Insurance Topics, Boston.



"SAM SLICK'S" HOME, WINDSOR, N. S.

Just Among Ourselves.

Dr. H. R. Macaulay, the Company's manager in the Far East, is home for a breath of pure Canadian air, although from appearances Eastern air seems to agree with him, as he is the picture of perfect health. The Company's interests under the Doctor's management continue to prosper. It is said that in the East the Sun Life of Canada is even better known than Canada itself. Mr. J. A. Wattie, managing director of the China Mutual Life Insurance Company, says: "Canada should certainly be proud of two of its institutions—the Sun Life of Canada and the Canadian Pacific Railway and Steamship Company. I speak of the Sun Life of Canada first for that Company is really better known than the C. P. R., and I really and truly believe it has done more to advertise Canada in the East than anything else. Go where you will," he adds, "you will meet people who say: 'Oh, yes, I know the Sun Life of Canada.' Talk to a Chinaman about Canada and he will ask you if it is near Hong Kong or Peking, but talk to him about the Sun Life of Canada or 'Yung Ming,' the Chinese name, and he will say: 'Oh, yes, I savee.'"

So, we give our hand of welcome to Dr. Macaulay not solely because he is one of our managers but because he is, as well, doing a great deal to advance the interests of Canada in foreign lands.



The Insurance Register, of Philadelphia, has an extended notice of Mr. J. C. Stanton, jr., the Company's manager for Western Pennsylvania at Pittsburg. After designating Mr. Stanton as a wide-awake assurance man and the Company he represents as one of the best, the article concludes as follows:

He is an underwriter having a wide and practical experience of fifteen years in responsible capacities with leading American companies, never failing to gain and to retain the

esteem and confidence of the officials as well as of the many he was instrumental in inducing to avail themselves of the benefits of life assurance and of all employees or assurance men under his direction.



Sun Life Assurance Company of Canada.

HEAD OFFICE: MONTREAL.

Directors:

R. MACAULAY, Esq.,

President and Managing-Director.

HON. A. W. OGILVIE, Vice-President.

S. H. EWING, Esq.

JAMES TAYLOR, Esq.

J. P. CLEGHORN, Esq.

MURDOCH MCKENZIE, Esq.

ALEX. MACPHERSON, Esq.

T. B. MACAULAY, Esq.

J. R. DOUGALL, Esq., M.A.

Secretary and Actuary:

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

Chief Medical Officer:

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

Assistant Actuary:

ARTHUR B. WOOD, A.I.A.

THE RECORD OF 1900.

A Few Items of Interest.

Assurances issued and paid for	\$10,423,445.37
Increase over 1899	677,136.37
Income from Premiums and Interest	2,789,226.52
Increase over 1899	193,018.25
Assets at 31st December, 1900	10,486,891.17
Increase over 1899	1,239,226.56
Undivided Surplus over all Liabilities except Capital, <small>(According to the Company's Standard the Hm. Table, with 4 ⁷/₈ interest on policies issued before 31st December, 1899, and 3 ¹/₂ ⁷/₈ on those issued since.)</small>	529,289.22
Increase over 1899	50,353.11
In addition to profits given during the year to policies entitled thereto	59,843.96
Making a total paid or accrued during the year of	110,197.07
Death Claims, Matured Endowments, Profits and all other payments to policyholders during 1900	843,771.86
Death Claims, Matured Endowments, Profits and all other payments to policyholders to 31st Dec., 1900,	6,774,364.86
Life Assurances in force 31st Dec., 1900	57,980,634.68

TEN YEARS' PROGRESS.

	Income.	Net Assets, exclusive of uncalled Capital.	Life Assurances in force.
1890	\$ 889,078.87	\$2,473,514.19	\$16,759,355.92
1900	2,789,226.52	10,486,891.17	57,980,634.68
Increase	\$1,900,137.65	\$8,014,376.98	\$41,221,278.76

THE SUN LIFE OF CANADA

.... IS....

"PROSPEROUS AND PROGRESSIVE."