

1909 Business in force about \$129,000,000. Increase about . . . \$10,000,000
New Business paid for in Cash about . . . \$21,000,000. Increase about . . . \$1,250,000

SUNSHINE

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MONTREAL

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1910



LUMBERING SCENES—THE ROAD TO THE WOODS.

SUNSHINE

PUBLISHED BY THE

SUN LIFE ASSURANCE COMPANY OF CANADA,
AT HEAD OFFICE, MONTREAL.A. M. MACKAY, *Editor.*

HEAD OFFICE BUILDINGS

SUN LIFE ASSURANCE COMPANY
OF CANADA.

DIRECTORS:

R. MACAULAY, Esq.
*President.*S. H. EWING, Esq.
*Vice-President.*J. P. CLEGHORN, Esq.
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J. R. DOUGALL, Esq.
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ACTUARY.E. A. MACNUTT,
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January 1910							
Sun	Mon	Tue	Wed	Thu	Fri	Sat	
1	2	3	4	5	6	7	8
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17	18	19	20	21	22	23	24
25	26	27	28	29			

Facing a Problem.

It is hard to make one dollar do the work of five, yet that is what the majority of women have to do when death removes the husband.

Most men who have life assurance have far too little for any permanent help. A little is better than none, for it gives immediate help, but when placed at interest yields a very inadequate return for the carrying on of the home.

Let us say that you are now earning \$3,000, and you find it difficult to make ends meet. You think you are as economical as you can possibly be. If asked to cut out any of the present items of expense, you would find it exceedingly difficult.

Suppose the \$3,000 should cease to-day, by your death,—what then? The household expenses would have to be met. The fixed charges would remain the same. You have, let us say, \$5,000 of life assurance, which invested at 5 per cent. would yield \$250 a year. That looks pretty small when set over against \$3,000 a year. How do you figure it out that your wife and family could live on that meagre amount? You now live on a \$3,000 plane. How could your wife and family live on a \$250 plane?

This is the only way to look at the question. No use thinking that something is going to turn up to lessen the stress. Nothing but worry and pinch will be in store for those left behind.

If you have an income of \$3,000, you should carry at least \$20,000 of life assurance; and even with that, at 5 per cent. interest, your wife would have to scheme to live on a greatly reduced income. You don't know how she could do it? *She would have to do it.* It would be easier than to try to live on \$250—an impossible task.

Multiply your present life assurance with the rate of interest you think it would earn, and ascertain where you stand. Look this matter square in the face, and do what you can to bring the income from your assurance to the highest figure possible, even if you have to cut off some present luxuries to do it.

The first month of a new year is a good time to begin a larger and more business-like plan of life assurance protection.



Men Who Believe in Life Assurance.

Recently Mr. Albert C. Loring, President of the Pillsbury Flour Mills Co., Minneapolis, assured his life for \$500,000.

Mr. George E. Nicholson, a manufacturer, of Kansas City, Mo., has made application for life assurance amounting to \$1,500,000. Mr. Nicholson already has four \$325,000 policies on his life, and when this additional amount is added will have nearly \$3,000,000.

What amount do you carry?



We Are Fifteen.

With this number SUNSHINE enters upon its fifteenth year. We are fast getting out of boyhood days. We have not grown in size, as boys do, but we are big enough for our purpose, which is to do all we can to bring men to see the value and necessity of life assurance protection. We aim to do this as best we can. We think we have not bored people in our efforts, for sometimes even a good thing

may become a nuisance by injudicious treatment. Four strings are necessary to a violin. A Paganini may give music on one, but there are few Paganinis. We do not try to play on one string.

We are giving our readers good pictures, the best we can get. We aim to give bright items that can be hastily read, and make the paper generally interesting, at the same time not forgetting our mission.

By this mail comes "Business," of Manchester, England, one of the brightest life assurance papers printed. The editor has a word to say about our efforts, which we give. "Business" says:

"SUNSHINE, the organ of the Sun Life of Canada, is truly a sunshiny magazine. It is full of bright articles and paragraphs from month to month, and appeals not merely to the insurance man but to the general public. Beautiful pictures of the Highlands of Scotland appear in the October issue, and the editor writes a charming holiday article about the Northern Highlands of Scotland."



Our Friend is Dead.

Some number among their warmest friends those they have never seen. This is more particularly experienced in journalism, where the writer's work takes on personality and creates admiration.

There was a man in London, the editor of the Insurance, Banking and Financial Review, who was one of our friends, and we are pleased to know that he esteemed us in like manner, yet we never met, and never shall until that day when we shall meet face to face before Him.

J. Carlisle McCleery was a brilliant man. He had literary style, force, native wit and all that goes to make a strong journalist. Insurance journalism is much the poorer because of his untimely death.

Lumbering Scenes.

In this number of *SUNSHINE* we give illustrations pertaining to the lumber industry in Canada. The views were taken by Mr. R. R. Swallows, of Goderich, Ont., and show the actual processes of getting the lumber from the forest to the mill and the camp-life of the workmen.

The lumber industry of Canada is of great importance. According to Government returns for 1891, the latest figures which are given by the Government statistician, the value of lumber, etc., taken from the forests amounted to \$102,165,378, and doubtless the figures for more recent years would greatly exceed this. The value of manufactured articles of wood exported in 1908 amounted to \$345,404, so it will be seen that most of the lumber is used in Canada.

The question of "re-forestation" is a vital one in Canada, and is being considered by the Government, but nothing has yet been done in a practical way to re-forest the lands that are being cleared of timber.



Does This Appeal to You?

If you were offered a lot of land having a market value of \$10,000, with only one condition attached to the offer—that you should pay interest on the market value for twenty years, and at the end of that time the land would be yours, and, in addition, you would have refunded to you part of the interest paid; and should you die after the first year's interest had been paid, your wife, or whoever your name, should receive a clear title to the land without any conditions whatever, would you entertain such a proposition?

We hear you say, A man would be insane not to jump at an offer like that. Well, my dear sir, that is just what the Sun Life of Canada offers you; not in land but in cash, which is better. The

interest represents your premiums on a \$10,000 twenty-year endowment policy. You pay the premiums for twenty years, and you receive \$10,000, with profits; and should you die after the payment of the first premium, your wife, or whoever you may elect, receives the full face value of the policy—\$10,000—without any conditions whatever.

How does this appeal to you?

DID YOU EVER SAY THAT LIFE ASSURANCE WAS NOT AN INVESTMENT?



He Had to Do the Cooking.

A party of young men were camping, and, to avert annoying questions, they made it a rule that the one who asked a question that he could not answer himself had to do the cooking.

One evening, while sitting round the fire, one of the boys asked, "Why is it that a ground squirrel never leaves any dirt at the mouth of its burrow?"

They all guessed and missed. So he was asked to answer it himself.

"Why," he said, "because they always begin to dig at the other end of the hole."

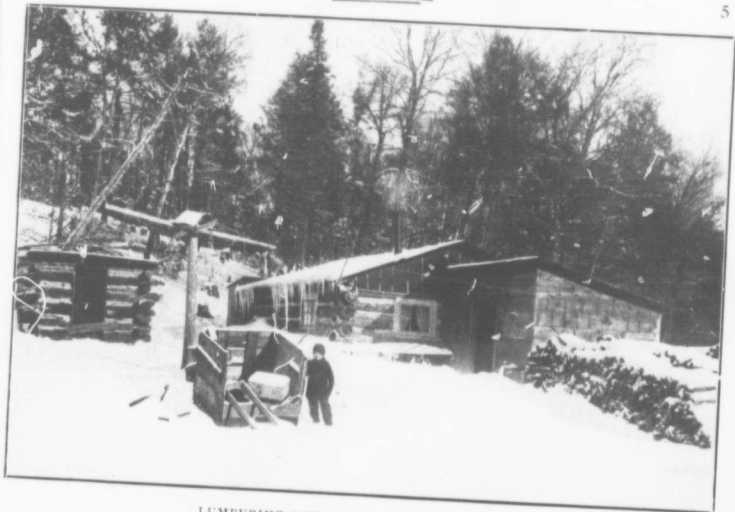
"But," one asked, "how does he get to the other end of the hole?"

"We-I," was the reply, "that's your question."



Baseball Fatalities.

A baseball enthusiast took his wife to the ball game. That night the "fan" was awakened from his slumber by his better-half shouting in her dreams, "Kill the umpire!" Half asleep, he sprang out of bed, and in doing so knocked over the washstand. The crash awoke Mrs. "Fan." "Did you kill the umpire, John?" she inquired. "No," replied John, angrily, "but I smashed the pitcher."—Success Magazine.



LUMBERING SCENES—A LUMBERMAN'S CAMP.



LUMBERING SCENES.—THE PROVISION SLED.

Old Banknotes.

The oldest banknotes in the world are the "flying money," or the convenient money first issued in China in 2697 B.C. One writer tells us that these ancient banknotes were in many respects similar to those of our own day, bearing the name of the bank, the date of issue, the number of the note, of the official who issued it, and its value in both figures and words. On the top of these curious notes was the following injunction: "Produce all you can; spend with economy." The note was printed in blue ink on paper made from the fibre of the mulberry tree. One of these curious banknotes, bearing the date of 1399 B.C., may be seen in the Asiatic Museum in St. Petersburg.



The Better Way.

The following is a letter written by a young man to his friend, in which he gives him some advice on the kind of life assurance to take for his protection:

"DEAR JACK,—I have your letter of the 25th instant regarding our conversation on life assurance.

"I am awfully glad you are becoming interested, for really your wife and bairnies are at great peril every moment you are unprotected. I knew if I could start you thinking on the matter your good sense would soon force you to action, and it's a wholesome sign that you are seeking information.

"You say that your friend has been urging you to join a fraternal society; that they give life assurance at actual cost, and that they have jolly times at their meetings, dances, etc. Well, Jack, I am going to give you my ideas of the matter, and I am going to give a little of my time this evening to lay the matter before you.

"I have some of both. Long ago I joined a fraternal society. I don't think I will give you its name, but it is the biggest thing of its kind in America; and I also have a policy in a regular old line company, and I will give you in cold figures how I look at the matter. I am not going to say a word against the 'ice-cream-and-cake' feature of the fraternal society, but only its insurance advantages. Let us see how our fraternal society pans out in dollars and cents. I think you told me you are thirty, so I will take this age, as it will have a more personal application to you.

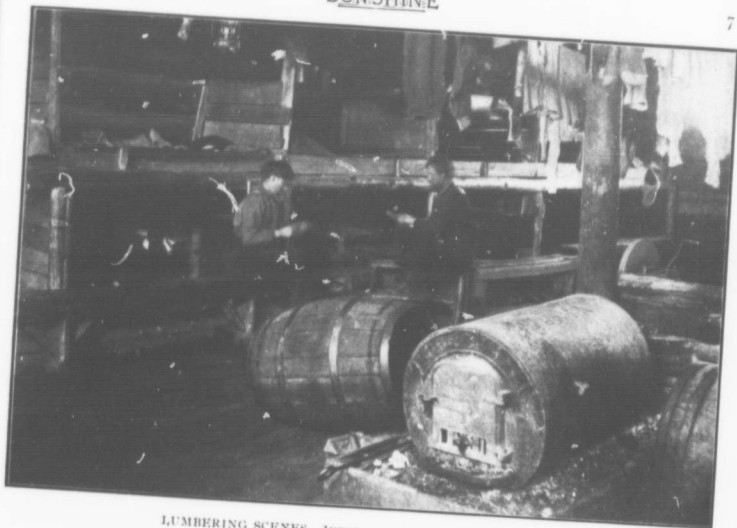
"At age thirty the fraternal society will cost you \$1.49 per month—that is \$17.88 per year. Let us trace this out for twenty years, for then you will be a half-centenarian, and a dollar will have more value to you than it has to-day.

The Annual Premium Payment	Will amount to	Should you wish to withdraw you will get	Your assurance will have cost you each year
\$17.88 for 5 years	\$ 89.40	Nothing	\$17.88
17.88 " 10 "	178.80	"	17.88
17.88 " 15 "	268.20	"	17.88
17.88 " 20 "	357.60	"	17.88

"If you would take out a Twenty Payment Life with the old line Company I am assured in, it would at age thirty cost you \$27.85 a year. That looks bigger than \$1.49 a month or \$17.88 a year, but let us give it the same treatment we have given the Fraternal and we will see where the difference comes in:

The Annual Premium Payment	Will amount to	Should you wish to withdraw the Company would pay you	or a paid-up policy of	Your assurance will have cost you each year
\$27.85 for 5 years	\$139.25	\$ 77.00	\$ 250.00	\$12.45
27.85 " 10 "	278.50	154.00	500.00	6.35
27.85 " 15 "	417.75	231.00	750.00	4.53
27.85 " 20 "	557.00	308.00	1000.00	Nothing

"The fraternal society will give you no guarantee that their rates will not increase; the old line company will guarantee this. The fraternal society will



LUMBERING SCENES.—INTERIOR OF A LUMBERMAN'S CAMP.



LUMBERING SCENES.—THE WATER SLED.

not guarantee that the full amount of their certificate will be paid; the old line company will. Will the fraternal society pay your premium out of reserve if you should, through sickness or any cause, fail to pay, and keep your assurance in force? The Company will by its nonforfeiture system do this. Why, man, I could go on with a dozen other things where the fraternal 'falls down,' and they are all mighty important, too.

"Do you see the point? I know you well enough, Jack, to bet almost anything that you will not take your insurance in a fraternal society. What I wonder at is, that so many people join the fraternal blindfolded. If they would go to a little trouble and make a comparison such as I have made for you, they would see the mistake they are making.

"I could go on at greater length and tell you the advantages of the old line policy. It's a savings bank with life assurance combined, and there's no better combination on earth. It's getting near bedtime and I must turn in. If I can be of any further use to you command me.

"Cordially yours,

"CHARLIE."

The rate of a Twenty Payment Life Policy at age 30 in the Sun Life of Canada is \$27.85, and the figures given above for the old line company exactly apply to it. Why join an assessment company for assurance when the Sun Life of Canada can assure you cheaper and better?



LUMBERING SCENES.—THE DINNER CALL.

Couldn't Stop.

A Western lad got a place on a railroad, became a brakeman, then a fireman, and one day, in an emergency, he undertook to run a locomotive.

He ran the locomotive well enough, but he could not stop with the necessary precision, for this needs practice.

With one station in particular he had trouble. He ran some thirty yards beyond this station, and then, putting back, he ran thirty yards the other way. He was preparing for a third attempt, when the station agent put his head out of the window and shouted:

"Stay where you are, Jim. We'll shift the station for you."



LUMBERING SCENES—A "FIVE O'CLOCK TEA" IN THE FOREST.



LUMBERING SCENES.—THE ROAD BREAKERS.

More Than an Investment.

Many people look at life assurance from the wrong view-point. They leave out of their figuring the primary object of life assurance, which is protection in the event of death. The Weekly Underwriter thus discusses its value:

So much has been said about life assurance as an investment that many people have come to regard it as they regard investments in houses or lands or stocks and bonds, losing sight of the real purposes which it was designed to serve. For example, a speaker at a recent gathering of fruit-growers suggested that an orchard might take the place of a life assurance policy. One may concede that a man can make, from almost any form of investment, greater gains in a term of years than can be realized from life assurance, without in any degree weakening the hold that life assurance must have upon the people, as the only investment the entire sum of which is available at need, at once. A man may invest a hundred dollars or more a year in life assurance, and in case of death the whole sum, say \$5,000, is available for his family. It is difficult to understand how any man could undertake the care of a wife and children when his death would leave them unprovided for, without making provision for the possibility of such an event. Besides, life assurance enables a man to live with a degree of comfort which would be madness without it. The future secure, he can indulge in luxuries impossible to the man with a family thus unprovided. It should be the aim of a man's life not so much to accumulate great wealth as to surround himself and his family with the comforts of life, to educate his children, and thus advance civilization. With his life assured he can go further in that direction than he would otherwise dare to go or than he would be justified in going.

The orchard is good when it comes into bearing. Any investment is good when it reaches the point where it produces a living for the family. But what about the meantime? Who or what is to stand between the family and want if the investor does not complete his investment? Let him have his orchard by all means, but let him also remember that the man who plants a tree does not always eat the fruit of it. It is only life assurance that comes at once into full bearing, because it is life assurance alone that puts behind a man's individual investment thousands of other investments to make it secure."



No Matter—Be Assured.

"No matter what may be the object of your solicitude—be insured—whether you are thinking of the maintenance of your general health, or of comfort and competence in your old age, or of the interests of wife and children when you may be no more, or of a provision for your boy when he reaches mature age, or of the happy marriage and the wedding portion of your little daughter, one day to be, you hope, a blushing bride, now a tiny, prattling fairy of two or three years—never mind the subject matter—be insured."—Charles Dickens.



A New England statesman was referring to the dry humor of the late Senator Hoar.

One day Senator Hoar learned that a friend in Worcester, who had been thought to have appendicitis, was in reality suffering from acute indigestion.

Whereupon the Senator smiled genially. "Really," said he, "that's good news. I rejoice for my friend that the trouble lies in the table of contents rather than in the appendix."



LUMBERING SCENES.—LOADING A SLED.



LUMBERING SCENES.—READY TO START FOR THE DUMP WHERE THE LOGS ARE PUT INTO THE STREAM TO BE RAFTED IN THE SPRING.



LUMBERING SCENES—ON THE ROAD.

Couldn't Tell a Lie.

A counsel had been cross-examining a witness for some time with very little effect, and had sorely taxed the patience of the judge, the jury and everyone in the court. At last the judge intervened with an imperative hint to the learned gentlemen to conclude his cross-examination. The counsel, who received this judicial intimation with a very bad grace, before telling the witness to stand down, accosted him with the parting sarcasm—“Ah, you're a clever fellow, a very clever fellow! We can all see that!” The witness bending over from the box, quietly retorted, “I would return the compliment—if I were not on oath.”

From Calgary.

CALGARY, 2nd September, 1909.

THE SUN LIFE ASSURANCE CO. OF CANADA,
Calgary.

Dear Sirs,—I beg to acknowledge receipt of cheque for \$1,000 in settlement of claim under policy No. 42681 on the life of my late husband, David Henderson, who died in Calgary on the 16th ult.

In view of the fact that this policy was taken

out in Nova Scotia, I had anticipated having to send in the claim through that branch, and I wish to thank you for saving the delay which would have occurred (through distance) had I been compelled to do so.

I wish especially to express my appreciation of the prompt manner in which you settled this claim and of the courteous treatment which I received in connection with the matter.

Yours truly,

MRS. DAVID HENDERSON.



From Cookshire, Que.

COOKSHIRE, QUE., 17th June, 1909.

SUN LIFE ASSURANCE CO. OF CANADA,
Sherbrooke, Que.

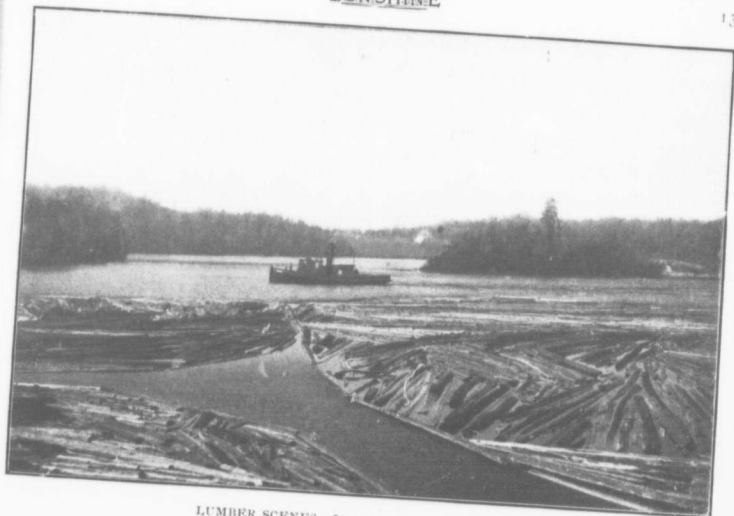
Re policy No. 203110.

Dear Sirs,—Accept my thanks for cheque for \$2,000 in settlement of the claim under the above policy on my husband's life. Your prompt payment of this claim is very gratifying. My claim was only completed on the 10th instant and to-day I receive the money.

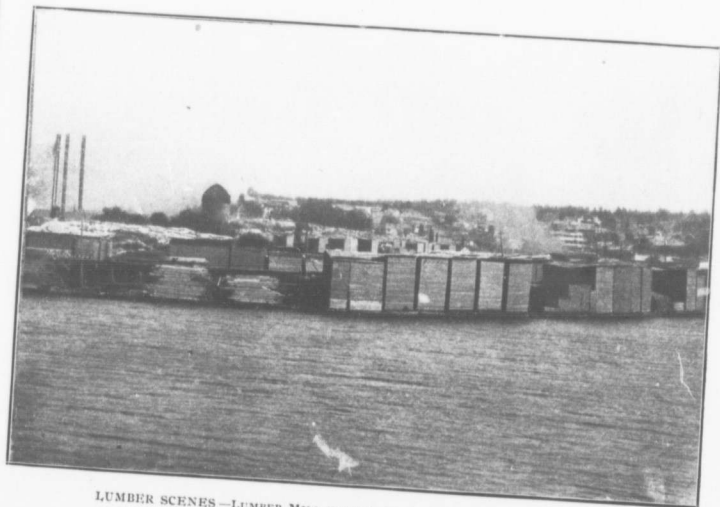
The policy has only been in force since 1902, and is only another instance of the forethought and prudence of my late husband, in consequence of which my family and I are saved from great anxiety regarding the future.

Yours truly,

MATILDA JACKSON.



LUMBER SCENES.—LOGS IMPRISONED BY BOOMS.



LUMBER SCENES.—LUMBER MILL WITH SAWN LUMBER READY FOR SHIPMENT.

What Policyholders and Beneficiaries are Saying:

From Emerson, Man.

EMERSON, Man., Nov. 12, 1909.

MR. JOHN A. TORV,
Supervisor, Sun Life Assurance Co. of Canada,
Toronto, Ont.

RE POLICY NO. 46236.

Dear Sir—I received your favor of the 29th ultimo some time ago, but being busy ploughing and with other field-work, I could not find time to answer.

I now beg to enclose herewith Discharge of Policy, duly signed and witnessed by a notary public.

The amount at credit of this policy, \$1,164.00, speaks well for the good management shown by your Company. This is a return to me of all moneys paid in, together with the sum of \$246.00. Besides you have carried a risk for \$1,000.00 insurance for a period of fifteen years.

Yours very truly,

R. K. HANNAH.



From Morristown, N.Y.

MORRISTOWN, N.Y., Nov. 12, 1909.

MESRS. JOHN & W. L. REID,
Ottawa, Ont.

Dear Sirs,—Attached hereto I hand you American Express money order for \$21.85, in payment of the years' premium on my Policy No. 26954, as per statement rendered by your Company, which shows a yearly reduction of my premium of \$11.90 for the next five years.

I feel quite satisfied with the result, and appreciate the showing, and trust the "The Sun" will ever prosper.

With kind regards, I remain,

Yours truly,

G. A. EDWARDS.



From Gananoque, Ont.

GANANOQUE, Ont., Nov. 27, 1909.

DR. D. H. ROGERS,
Gananoque, Ont.

Dear Sir,—I have just received notice of profits of \$101.00 on my paid-up policy in the Sun Life Assurance Company of Canada, for the past five years, and I must say this is a very fine showing.

Yours truly,

ROBERT TAYLOR.

From Lyndhurst, Ont.

LYNDHURST, Nov. 9, 1909.

H. B. WHITE, Esq.,
District Agent, Sun Life Assurance Co.,
of Canada,
Brockville.

Dear Sir,—I wish to express my thanks to you and the Company you represent for your promptness in paying the insurance of \$1,000.00 on the life of my late son, Edward Blake Gilfillen. My son died on October 12th. I sent you the proofs of death on the 30th instant, and on the 4th of November your cheque comes along.

This does not by any means replace the loss in our home caused by the death of my son, but it is all human agency can do, and goes a long way to help bear the loss.

I wish to thank you personally for urging my son as you did to put this insurance on, which was only placed last August, and on which he paid only one premium of \$28.90.

Yours very truly,

MRS. CHARLIE GILFILLEN.



From Brockville, Ont.

BROCKVILLE, Ont., Nov. 23, 1909.

H. S. WHITE, Esq.,
District Agent, Sun Life Assurance Co.,
Brockville, Ont.

Dear Sir,—Please accept my thanks for the very satisfactory settlement your Company has made of the \$2,000 Twenty-payment Life Policy of mine, which has just matured.

I have been comparing your settlement with a policy I had mature last year in another Canadian company, and I find that you have paid me more profits on a \$2,000 policy than they paid me on a \$3,000 policy of the same kind. This speaks volumes for the economical and honest way in which the affairs of the Sun Life are carried on.

Yours truly,

R. H. SMART.



From St. Thomas, Ont.

I am satisfied. I have always recommended the Sun Life of Canada to my friends, and will continue to do so.

I am reading in SUNSHINE of policies that have matured, and see that they have been very satisfactory.

Please send this note to the Secretary.

SAMUEL SHAW.

From St. Thomas, D.W.I.

ST. THOMAS, D.W.I., Nov. 9, 1909.

P. H. MORON, Esq.,

Agent, Sun Life Assurance Co., of Canada.

Dear Sir,—I have to thank you for Company's cheque for two thousand and twenty-two dollars, American currency, in full settlement of my Fifteen-year Reserved Dividend, Endowment Policy, for fifteen hundred dollars, which matured on 1st instant.

I am indeed glad to have to say to you that I am very well pleased and satisfied with the result, so much so that I intend taking another endowment policy for \$3,000.

I remain yours faithfully,

HAROLD HILL LABRETT.

From Cowansville.

COWANSVILLE, Que., Nov. 12, 1909.

MR. THOS. J. PARKES,

Manager, Sherbrooke District,
Sun Life Assurance Co. of Canada,
Sherbrooke, Que.

RE No. 205593—LARABA.

Dear Sir,—I am in receipt of your Company's cheque in settlement of the policy for \$1,000 on the life of my son Leon Oscar, aged 23, who died of typhoid fever at Cobalt. When Leon went to Cobalt, last April, he wanted to drop

this policy and take out the cash, but your agent, Mr. F. E. Draper, helped me to persuade him to keep it up, and this, together with the letters written to him from your office, caused him to hang on to it. He was a strong, husky young man, and his chances for long life were very good.

Yours faithfully,

JOSEPH LARABA.

From India.

CUMBALLA HILL, 16th October, 1909.

TO THE MANAGER,

THE SUN LIFE ASSURANCE CO OF CANADA,
Policy No. 137087.

Dear Sir,—Though in distress I cannot let pass this opportunity without thanking you for settling the claim of my late husband's policy.

I intimated to you on the 4th instant as to my husband's demise, and you were good enough to reply to me the next day, sending therein necessary claim papers to be signed by me, which were returned to you on the 8th inst., and within four days I received another intimation that my claim under the said policy was ready for payment; and the same was duly paid to me the next day, for which I thank you.

Yours truly,

NAVJBAI SORAVJI ENGINEER.

Sun Life Assurance Company of Canada

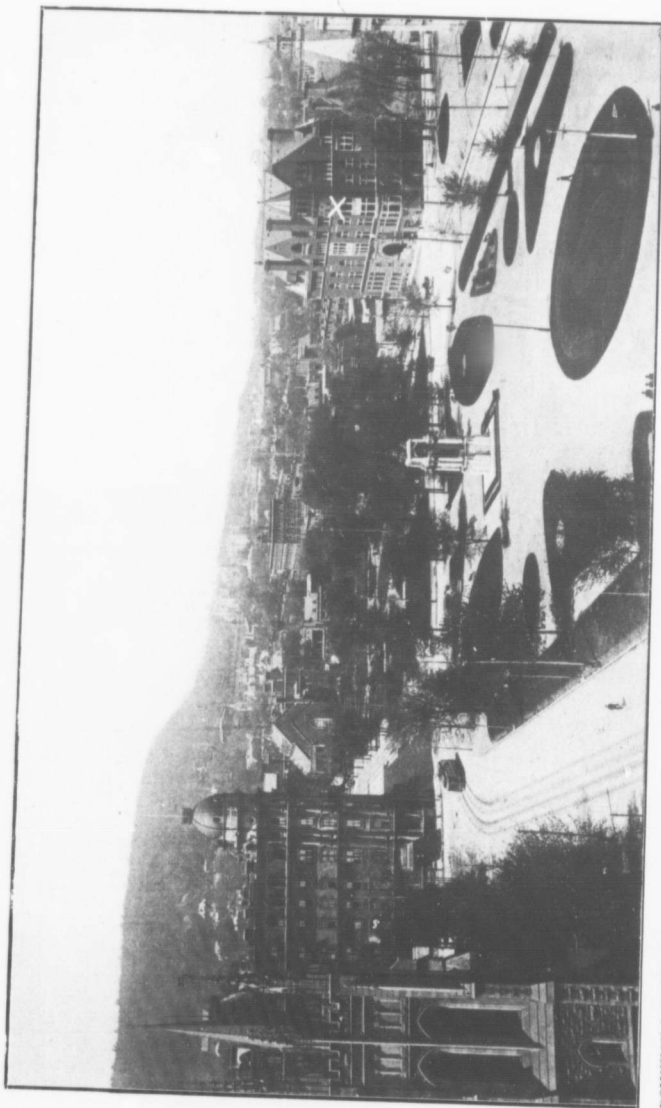
Assets as at 31st December, 1908	\$29,238,525.51
Surplus 31st December, 1908, over all liabilities and capital according to the Company's Standard the Hm. Table with 3½ and 3 per cent. interest	2,596,303.95
Surplus over all liabilities and capital according to the Dominion Government Standard	4,118,491.91
Life Assurances in force December 31st, 1908	119,517,740.89

The Company's Growth.

	INCOME	ASSETS (Exclusive of Uncalled Capital)	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1878	127,505.87	349,525.60	3,374,683.43
1883	274,865.70	735,940.10	6,779,565.77
1893	575,273.58	1,536,816.21	11,931,316.21
1898	1,240,483.12	4,001,776.90	27,799,756.51
1903	2,327,913.00	8,231,911.81	49,693,405.65
1908	3,986,139.50	15,505,776.48	75,681,188.87
	6,949,601.98	29,238,525.51	119,517,740.89

Head Office

Montreal



DOMINION SQUARE, MONTREAL.—Showing the Y. M. C. A. Corner marked X, which the Sun Life of Canada recently purchased for its new Head Office Building. This is the best site in the City and is even said to be the best site on the Continent. It is in the building until the Spring of 1921, when it will be taken down and a handsome building worthy of the Company will be erected on the site. The Y. M. C. A. will occupy the corner lots, some time ago, bought several lots immediately north of the Y. M. C. A. Building and another to the east of it.