

OTTAWA—"THE WASHINGTON OF THE NORTH."

SUNSHINE

Vol. XII,
5 and 6

MONTREAL

MAY-JUNE
1907



A PRETTY VIEW IN ROCKLIFFE PARK, OTTAWA.

SUNSHINE

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

A. M. MACKAY, *Editor.*

SUN.		MON.	TUE.	WED.	THUR.	FRI.	SAT.
1	2	3	4	5	6	7	8
9	10	11	12	13	14	15	16
17	18	19	20	21	22	23	24
25	26	27	28	29	30	31	

"Prosperity Has Many Friends."

Safety and profit. These two qualities go to make an ideal life assurance company. Safety, to-day, is not called into question, for the old-line companies are safe.

But all safe companies do not give their policyholders satisfying profits; and, after all, safety assured, it is the profits that bring most real satisfaction to policyholders.

There have been appearing in SUNSHINE, the past few months, batches of letters from policyholders, congratulating this Company upon the profits that are being paid. This is as gratifying to the Company as it is to the policyholders.

Years ago this Company chose for its motto a phrase that, at that time might have seemed presumptuous, but each year the Company has proven its right to the motto, and to-day the words "Prosperous and Progressive" and the "Sun Life of Canada" are synonymous.

The great success of the Sun Life of Canada in all departments of its business, and particularly in its investments, has enabled the Company to increase the profits to its policyholders year after year.

In many of the letters received from policyholders there is a hope expressed



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. CLEHORN, ESQ.

CHARLES CUSHING, ESQ.

J. R. DOUGALL, ESQ., M.A.

ABNER KINGMAN, ESQ.

T. B. MACAULAY, ESQ.

JOHN MCKERGOW, ESQ.

JAMES TASKER, ESQ.

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

SECRETARY AND ACTUARY

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

CHIEF MEDICAL OFFICER.

ARTHUR B. WOOD, F. I. A.

ASSISTANT ACTUARY.

E. A. MACNUTT,

TREASURER.

Agency Department:

FREDERICK G. COPE,

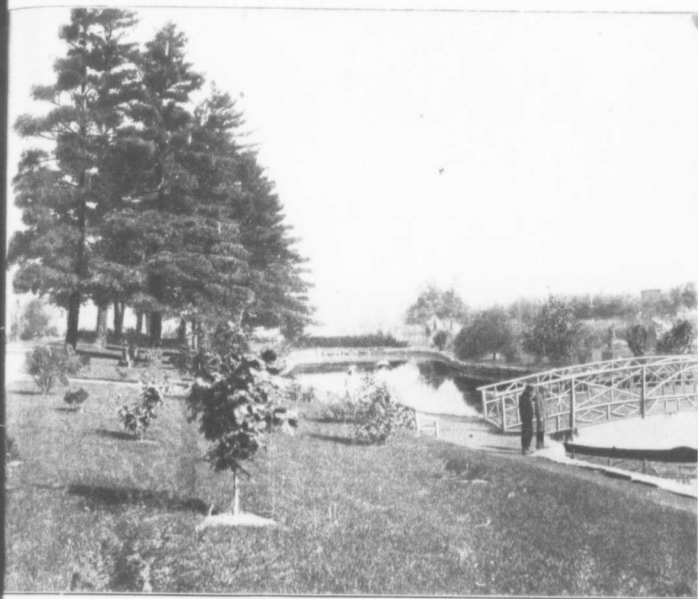
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A SCENE ON THE IMPROVEMENT COMMISSION DRIVEWAY, OTTAWA.

that this good work of increasing profits may continue. We see no reason why it should not.

The only fear that might be entertained would be from legislative restriction; but that would so directly affect the thousands of Canadian policyholders that we cannot logically see how our legislators could do such a thing.

A great majority of the electors of this country are policyholders in one company or another, and to legislate money out of the policyholders' pockets is something that Parliament surely would not do.

In Great Britain the companies enjoy great freedom from legislative restric-

tion, publicity being the safeguard to the policyholders; and we think that in this, Britain's greatest colony, the same remedy would most certainly work as beneficially to policyholders as it does there.

Someone has wisely said that the proper recipe for life assurance legislation is: "A maximum of publicity, a minimum of restriction, and then let competition do the rest."

The profits this Company is paying are but the result of safe and careful management.

We do not say this boastfully, but if we must appear to boast, we are in the good company of our policyholders.

OTTAWA CITY STAFF
SUN LIFE ASSURANCE CO.
 OF CANADA 1907

It is this Company's aim to continue along the path it has hewn out, of maintaining the highest standard of safety as the first consideration, but at the same time never losing sight of the important, though secondary consideration, and endeavoring, by wise progressive management, to give the very best returns possible to our policyholders. In this course we know that we can rely on the support of our policyholders, for we have never yet heard of one who objected to having his profits increased.

We are on the "prosperous and progressive" line, and we purpose staying there.

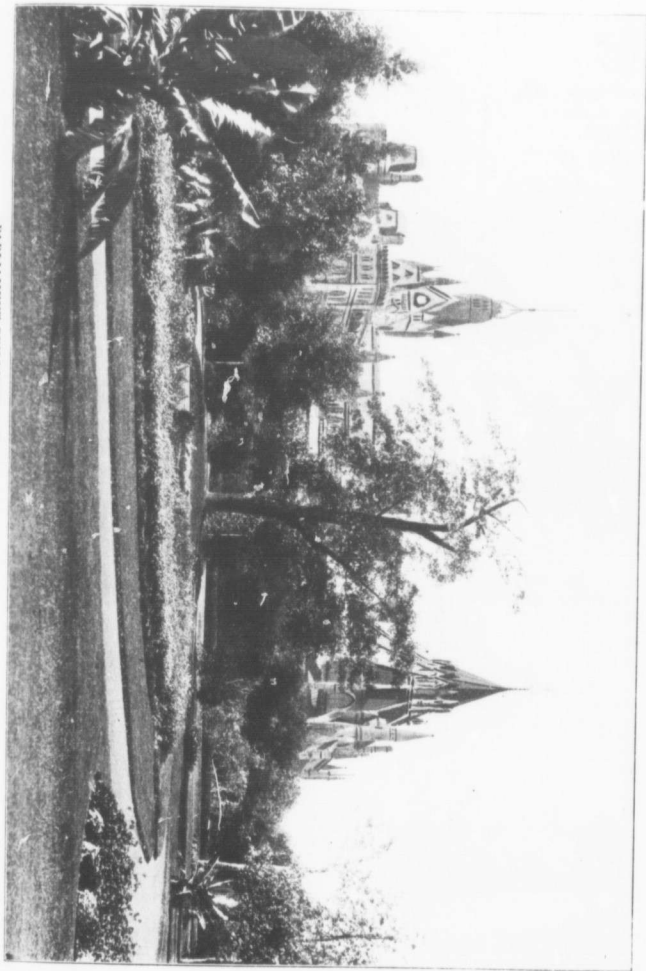
Canada's Capital City.

"The Washington of the North"—that was Sir Wilfrid Laurier's vision of Ottawa some years ago, but it did not remain a vision; it has, in part, become a fact, as a consequence of Sir Wilfrid's ideal. In 1899 there was passed an "Act respecting the City of Ottawa." By its provision was made for the payment of an annual grant of \$60,000, to be expended under the direction of a commission known as "The Ottawa Improvement Commission." The function of this commission was "to acquire property in the city of Ottawa or vicinity for the purpose of public parks, streets,

Continued on page 78.

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PARLIAMENT BUILDINGS, OTTAWA, AS SEEN FROM MAJOR HILL PARK.





SCENES ALONG THE DRIVEWAY OF THE OTTAWA IMPROVEMENT COMMISSION.

The Rt.

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LEADERS IN CANADIAN PUBLIC LIFE.

The Rt. Hon. Sir Wilfrid Laurier, G.C.M.G., P.C.
Premier of Canada.

Hon. William Stevens Fielding
Minister of Finance.

The Right Honourable Earl Grey, G.C.M.G.
Governor General of Canada.

Hon. Robert Laird Borden,
Leader of the Opposition in Parliament.

Hon. George E. Foster,
Late Minister of Finance.

STILL THEY COME

The letters given below need no comment. Policyholders evidently like to receive notices and the SUN LIFE OF CANADA is pleased to see their policyholders pleased. The enthusiasm of a satisfied policyholder is contagious and may explain the new record made by this Company the last week of April referred to in another place in this number.

"Good Assurance and Fair Play."

JUDGES' CHAMBERS,
SAULT STE. MARIE, ONT., 13th May, 1907.
R. MACAULAY, Esq.,
President Sun Life Assurance Co. of Canada,
Montreal.

Dear Sir,—Through your local manager here, Mr. J. R. Sanderson, I have received dividend notices on my policies, Nos. 3709 and 6553, and desire to express my entire satisfaction thereof.

The Sun Life of Canada has always occupied a prominent place in my regard, and the fair and liberal treatment which I have always received from the Company seems to justify the encomiums you are constantly receiving from various well-informed sources. I can recommend your Company to any one seeking good assurance and fair play.

Yours truly,

FRED. W. JOHNSTONE,
Judge, Algoma.

"Long May it Shine and be the Bright Spot in the Assurance World."

OTTAWA, Dec. 31, 1906.

MESSRS. J. R. & W. L. REID,
Managers for Eastern Ontario,
Ottawa.

Gentlemen,—I am in receipt of your letter of the 28th instant, also the letter from the Assistant Actuary informing me of the amount of profits added to my policy, No. 63947, for the past five years. I am very much pleased with the results, and must say that they are very much better than I ever expected them to be. It shows that this Company has an extra good manager at its head, who is ever on the watch to manage for the benefit of those who have purchased assurance with the Sun. Long may it shine and be the bright spot in the assurance world.

Yours truly,

GEO. S. MAY,
(Member of Provincial Parliament).

"Policy Increased by Nearly Half Premiums Paid."

MCLAUGHLIN & PEEL,
BARRISTERS, ETC.
LINDSAY, ONT., March 30, 1907.
W. H. HILL, Esq.,
Sun Life Assurance Company of Canada,
Peterborough, Ont.

Dear Sir,—I have your favor of the 25th, enclosing dividend certificate and notice that the policy was paid up. I am fully satisfied with the results of the policy. I think, considering the fact that this Company, like all other insurance companies, had to pass through a period of seven or eight years of very low rates of interest, besides having to meet with the Government requirement of largely increasing the reserve, that the results of my policy are quite as good as I had any reason to expect, and it is very satisfactory indeed to find my policy increased by nearly half of the premiums that I have paid.

Complaints about the profits received on policies of late years, come usually from people who have no knowledge of what they are talking about.

Yours truly,

R. J. MCLAUGHLIN.

The World's Greatest Y.M.C.A. Secretary.
THE YOUNG MEN'S CHRISTIAN ASSOCIATION
OF THE CITY OF MONTREAL,
BUILDING, DOMINION SQUARE.

April 25, 1907.

Mr. T. B. MACAULAY,
Sun Life Assurance Co. of Canada.

Dear Sir,—I beg to acknowledge receipt of your letter enclosing dividend certificate on account of policy No. 1515.

I am surprised and gratified with the amount of the certificate which is credited to this policy, and I appreciate the good financial position which your Company holds to-day, and the outlook for the future.

Yours truly,

D. A. BUDGE,
General Secretary.

P.S.—About three weeks ago I took out another policy with your Company.

The Well-known President of the Montreal Gazette is Dissatisfied!

THE GAZETTE,
Cor. St. Francois Xavier and Craig Streets,
Established 1778.
RICHARD WHITE, President
SMEATON WHITE, Manager..

MONTREAL, April 30, 1907.

T. B. MACAULAY, Esq.,
Secy. Sun Life Assurance Co. of Canada,
Montreal.

My Dear Sir,—I have pleasure in acknowledging your favor of the 20th instant, covering certificate of bonus on my policy in your Company. *The only dissatisfaction I have in connection with this matter is that I did not take the policy for a larger amount when I was at it.*

Wishing you continued success, I am

Yours very truly,

RICHARD WHITE.

Profits Far Exceeded Expectations.

MACLENNAN, CLINE & MACLENNAN,
BARRISTERS, ETC.
CORNWALL, ONT., April 26, 1907.
T. B. MACAULAY, Esq.,
Sun Life Assurance Co. of Canada,
Montreal, Que.

RE No. 589S.

Dear Sir,—I am in receipt of your communication of the 19th instant. The result of the division of profits for the five years ending the first day of May, 1907, has far exceeded the expectations of everybody in regard to the advantages received by the policyholders.

It indicates that your Company is forging rapidly to the front, and, in fact, it has already reached that goal, because I do not suppose that any company could claim to have made an equal record in the last five years.

Wishing the Company continued success, which your own individual efforts have tended so much to promote,

I remain yours truly,

D. B. MACLENNAN.

A Mistake, But Not Too Late to Rectify It.

LAND TITLES OFFICES,
MANITOBA,
PORTAGE LA PRAIRIE, May 3rd, 1907.
SUN LIFE ASSURANCE CO. OF CANADA,
Winnipeg.
Policies 16264-16568.

Dear Sirs,—I acknowledge cheque in payment of endowment policies due 1st instant.

I made a mistake when placing these policies in the Sun Life; I should have doubled the amount of the insurance.

Yours truly,

C. F. COOPER.

Better Than Two of the Big New York Companies,

DRAYTON, N. DAKOTA.
MESSRS. JOHN R. & W. L. REID,
Ottawa, Ont.

Gentlemen,—Your very kind letter of the 23rd instant to hand, and I want to thank you for your promptness in replying to my letter, and to also state that I am very much pleased with excellent showing you make.

I might state to you that I am carrying policies of like amounts (one is \$5,000 and one is \$5,000), and on similar terms, with two of the big New York companies, and I wrote them at the same time I did you for information as to present values of their contracts with me. I find that you are going to pay me in three years, if I live, a much larger amount than my friends in New York. This I am assured of by what you advise me is the present cash value of my policy compared with what the New York companies say they consider my policies are worth now.

Again thanking you, and trusting that I may live to use some of the money myself that I have been casting upon the waters these many years,

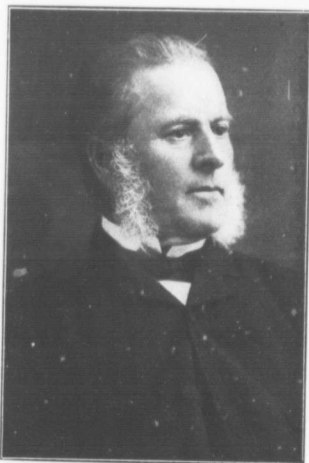
I am yours very respectfully,

GEO. A. MCCREA.

(Continued from page 72.)

drives, etc., and the performing of all improvements, repairs, etc., required in connection therewith "

Four gentlemen composed this commission, three appointed by the Government, the mayor of the city being the fourth. Mr. Henry N. Bate was appointed chairman of the commission, and the result of the work done is a monument that shall speak of him and the



HENRY N. BATE, Esq.,
Chairman Ottawa Improvement Commission.

other members of the commission for generations to come. The general plan of the improvements adopted was the construction of driveways connecting Rockcliffe Park, at the eastern end of the city, with the Government experimental farm, at the western end.

Already over \$712,000 has been expended in these improvements, and the city is becoming to look worthy the capital of this great and growing country.

The population of Ottawa is about 75,000, and is rapidly increasing. Apart

from being the seat of government, Ottawa takes high place as a manufacturing centre, it being one of the greatest lumber markets in Canada. The citizens are intensely loyal to the city and its institutions. Quite recently it has shown to the world what can be done in the way of raising funds for philanthropic purposes, when in two weeks there was raised for a new Young Men's Christian Association building a sum of over \$200,000. The contributions received the last day of the canvas is said to have been a world's record.

The Sun Life of Canada has shown that it has faith in the Capital City, for it erected, a few years ago, a building which is second to none in the city for architectural beauty. The Company is a great favorite with all Ottawans, and is ably represented by the Messrs. Reid, father and son, and the traditions of the Company, as well as the traditions of Auld Scotia, are kept aglow by the enthusiasm of that sparkling Highlander, Mr. Wm. Grant.

It may not be out of the way to state that the Sun Life of Canada should have a warm spot in the heart of all Canadians, from the fact that it has, perhaps, done more to favorably advertise Canada than any other of our institutions. It is said that in China, when Canada is spoken of, the Celestial looks bewildered, but when the Sun Life of Canada is referred to he wakes up and knows.

Crowded for Room.

"Have you much room in your new flat?" "Room! Good gracious, I should say not! Why our kitchen and dining-room are so small that we have to use condensed milk!"

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

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Promptness and Results Appreciated.

ALEXANDRIA, Ont., March 1st, 1907.
Messrs. JOHN R. & W. L. REID,
Managers Eastern Ontario,
Sun Life Assurance Company of Canada,
Ottawa, Ont.

Dear Sir,—On the exact date of maturity I have received the Sun Life's cheque in payment of my matured endowment policy with that Company.

I like the promptness and am also pleased with the results which are a return of all premiums paid and \$342.40 in addition, besides the risk being carried for twenty years. I understand, of course, that had this risk been running under the reserve dividend plan, instead of the five yearly distribution plan, the figures would have been even greater.

With best wishes for the success of the Sun Life of Canada.

Yours very truly,

JOHN MCINTOSH.



MERRICKVILLE, ONT., April 8, 1907.
Messrs. JOHN R. & W. L. REID,
Managers Eastern Ontario,
Sun Life Assurance Company of Canada,
Ottawa.

Gentlemen,—Enclosed find Express money order to cover my premium as stated. The Company has made a splendid showing, and I appreciate the results very much, and hope it may continue to grow and prosper.

Yours truly,

G. S. SEEBER.



OTTAWA, Ont., Feb. 8th, 1907.
Messrs. JOHN R. & W. L. REID,
Managers Eastern Ontario,
Sun Life Assurance Company of Canada,
Ottawa.

Dear Sirs,—Permit me express my thanks for the prompt settlement of the policy of assurance of Five Thousand Dollars on the life of my late lamented husband, Kenneth McDonald, cheque for which has been handed me this day by the Company's representative, Mr. Wm. Grant. Mr. McDonald always had a good opinion of the Sun Life and showed his confidence in the company by holding stock as well as carrying life assurance.

Let me assure you that I wish the Sun Life every success.

Yours sincerely,

MRS. KENNETH McDONALD.

Sunshine Last Month.

We have had letters from several of the Company's managers regarding last month's SUNSHINE. Many of them say that it was the best we have yet issued. We think the reason is that that number contained so many letters from policy-holders giving expression of their thanks for the handsome profits being paid to them. The Charlottetown Guardian says:

It is apparent that wherever the sun shines there the Sun Life Assurance Co. of Canada is also shining. And there is every reason to make one think that the success of this great life insurance company is thoroughly well deserved, for the grateful acknowledgements of great beneficiaries under the many policies issued by the Company make interesting reading. Its field of operations is wide; this is impressed upon one by glancing at the last issue of the Company's monthly publication, SUNSHINE, a dainty printed little book which is always worth seeing, even if only for the splendid illustrations which adorn its pages. The issue for May contains many half-tones of scenes in British and Dutch Guiana, which depict the scenes of activity in which the Sun Life is very prominent. The portraits of the executive officers of the Company in that far-away and little known country are also given and shows how well organized is the system. It is rarely that one comes across such fine views of foreign places. The reading matter of SUNSHINE is not confined to matter relating to insurance; it is edited with skill and is a very readable little magazine. On the last page of the number are some very instructive facts, which will open the eyes of those who contemplate taking insurance.

**Early Habits.**

Jones—"A good deal depends on the formation of early habits."

Smith—"I know it; when I was a baby my mother hired a woman to wheel me about, and I have been pushed for money ever since."



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

"Providing for the Future."

The savings bank is an excellent reserve in hours of sullen need, but when the bread-winner of the home is called forever from his defence of the family, an insurance policy often proves of inspiring helpfulness in the dark hour of loneliness and need. The very best wedding-gift that a young husband can make his bride is an insurance policy. It carries with it a conviction of starting out right; it is a guaranty that, living or dead, his protection still will be the constant atmosphere of her life. The wedding-ring may bear its consecrating inscription, "Yours while life lasts," but the policy tells of love not ended with life, of love that spreads over her the wings of guardianship even from beyond the grave.

Life Assurance Should be Settled Early.

It is vital that the insurance question should by all means be solved as early as possible in married life.

No amount of money spent on little luxuries for the wife, no unbroken record for Saturday boxes of candy, no loyal observance of birthdays and other red-letter days on the calendar of love, no acts of thoughtfulness, nor graceful attentions or easy-going liberality in household expenses, can ever compensate for the treason to love implied in forsaking the duty of insurance. The husband's square, inevitable duty is to insure his life, if he can possibly meet his premium. The amount of his policy should be as large as he can afford, with due recognition of his resources and his other responsibilities. Many men who carry a twenty-five-thousand-dollar fire insurance policy on their store or factory have only a three-thousand-dollar or five-thousand-dollar policy on their lives.

Better Than a Savings Bank.

For the future protection of the family, for a given sum of money, assurance will

yield greater returns than a savings bank, which it so admirably supplements. Two or three annual deposits in a bank means, at the death of the depositor, merely the return of his capital, with interest; a single payment in assurance, shortly followed by the decease of the assured, gives prompt payment of the full amount of the policy at the time of greatest need. The regular date at which premiums must be paid acts as a wonderful impelling incentive to thrift, which the bank, with no such leverage, cannot inspire.

Until the questions of saving and assurance, the two great provisions for the future of the family, are fully met in the home, one of the great problems of married life remains unsolved.—From "Providing for the Future," in the March Delineator.



A Tonic for Field Men.

Mr. E. V. Dyer, the Company's indefatigable agent at Port Hope, writes: "Most assuredly our matured policies are really fine. We have had several mature in our district lately, and the people are more than pleased. I tell you it's no trouble to sell Sun Life policies to-day."



Once Again.

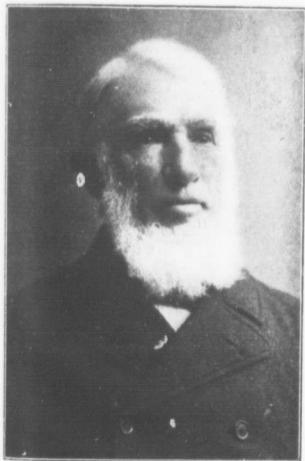
We have so often recorded new records made by this Company that we fear our readers may think we are—well we'll not say. But we cannot help it. If the Company will keep on breaking records we can only keep on telling about them. The last week of April scored as the record week in the Company's history for business written—over one million dollars—to be exact, \$1,064,867.26. Canada gave a good share of this large amount of business.



The
"PROS"



ANOTHER VIEW ALONG THE DRIVEWAY OF THE OTTAWA IMPROVEMENT COMMISSION.



J. R. BOOTH, Esq., OTTAWA,
"The Lumber King of Canada."

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

A Famous Sonnet.

According to William Dean Howells, one of the finest sonnets in the English tongue is Thomas Bailey Aldrich's "Sleep," and certainly it shows the poet at his best. It runs as follows :

When to soft sleep we give ourselves away
And in a dream, as in a fair bark,
Drift on and on in the enchanted dark
To purple daybreak—little though we pay
To that sweet, bitter world we know by day.
We are clean quit of it, as is a lark
So high in heaven no human eye can mark
The thin, swift pinion cleaving through the
gray.

Till we wake ill-fate can do no ill ;
The resting heart shall not take up again
The heavy load that yet must make it bleed ;
For this brief space the loud world's voice
is still,

No faintest echo of it brings us pain ,
How will it be when we shall sleep indeed ?



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



Photo. by J. S. SNADDELL, Montreal.
THE BREAKING UP OF THE ST. LAWRENCE.—AN ICE SHOVE.

Philadelphia Canadians.

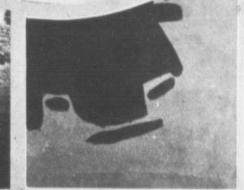
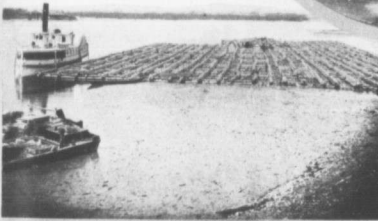
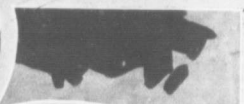
There are a group of bright Canadians in Philadelphia who have an annual blow-out, and along with speeches from the country's "greatest," they have a good time socially and intellectually. The menu and program of this year's annual banquet of the Canadian Club of Philadelphia is a thing of beauty, and we have laid it aside to keep as the ideal in printing until next year's program comes along. Mr. W. A. Higinbotham, besides looking after the interests of the Sun Life of Canada in Philadelphia and roundabouts, also has the task of looking after the Canadians there, for he is president of the Canadian Club. We hope he has them all assured with Canada's "Prosperous and Progressive" Life Company.

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

Kipling Asks a Question.

Rudyard Kipling dined on one occasion with a party that included several other well known writers—a fair proportion of men and women, who knew something about literature, and a large number who knew little and made up for their lack of knowledge with pretense. Several of the latter kind started a useless discussion concerning spelling, pronunciation, etc., and one firing his remark straight at Kipling, said: "I find that 'sugar' and 'sumach' are the only words beginning with 'su' that are pronounced as though beginning with 'sh.'"

Bored though he was, Kipling's politeness did not desert him, and, assuming an expression of interest, although his eyes twinkled behind his glasses, he asked, "Are you sure?"—Chums.



OTTAWA.

Exhibition Building.
A Lumber Raft on the Ottawa River.

Booth's Lumber Yards,
Rideau Falls.

Some Facts from the Report of 1906

Sun Life Assurance Company of Canada

1	Cash Income from Premiums, Interest, Rents, &c.	\$6,212,615.02
	Increase over 1905	495,122.79
2	Assets as at 31st December, 1906	24,292,692.65
	Increase over 1905	2,983,307.83
3	Surplus earned during 1906	921,721.34
	Of which there was distributed to policyholders entitled to participate that year	208,658.97
	And set aside to place reserves on all policies issued since December 31st, 1902, on the 3 per cent. basis	207,763.51
	Surplus over all Liabilities and Capital (according to Hm. Table, with 3½ and 3 per cent. interest)	2,225,247.45
	Surplus over all Liabilities and Capital Stock, Dominion Government Standard	3,654,964.81
4	Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1906	1,980,855.52
5	Payments to Policyholders since organization	15,099,223.87
6	Assurances issued and paid for in Cash	17,410,054.37
7	Assurances in force December 31st, 1906	102,566,398.10

The Company's Growth

	Income.	Net Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1876	102,822.14	265,944.64	2,414,063.32
1881	182,500.38	538,523.75	5,010,156.81
1886	373,500.31	1,573,027.10	9,413,358.07
1891	920,174.57	2,885,571.44	19,436,961.84
1896	1,886,258.00	6,388,144.66	38,196,890.92
1901	3,095,666.07	11,773,032.07	62,400,931.00
1906	6,212,615.02	24,292,692.65	102,566,398.10

Head Office - - - Montreal